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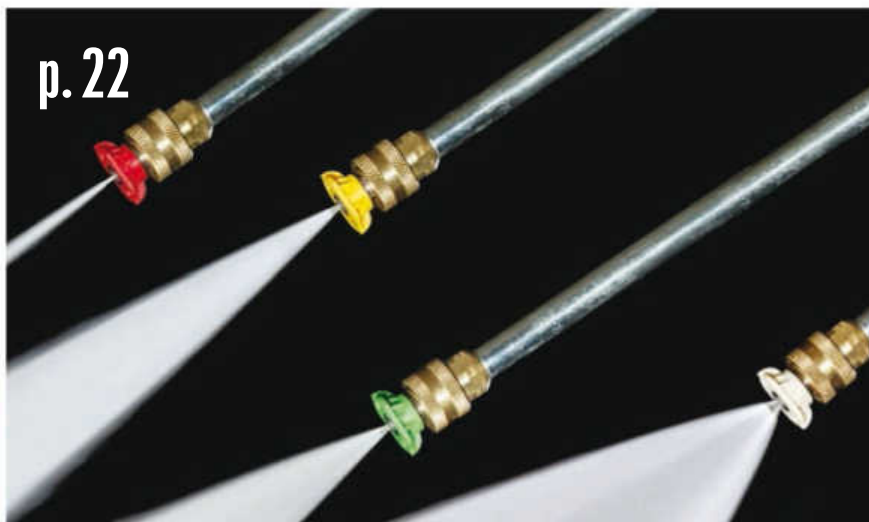
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FROM THE PRESIDENT

Feeling Right at Home



Marta L. Tellado,
President and CEO

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RENT AN APARTMENT when you're young, buy a house in the suburbs as you get a little older, and, come retirement, get yourself a condo someplace warm: It's a formula that has been around for longer than most of us can remember. But as the baby boomers who brought that model into being—first as children, then as parents—begin to retire, their shifting preferences and the emergence of a younger generation of homebuyers has brought about a rapid transformation in the American real estate market.

The trends we see on the horizon are being molded by lingering consequences of the mortgage crisis, millennial values, and the changing face of the American homeowner. The conventional wisdom that drove the housing market for half a century is giving way to a new set of motivations, as young first-time buyers saddled with student debt and low savings have come to prize features such as walkability over multicar garages. A growing diversity of homeowners is also bringing new demands: Latino families, for example, generally favor open floor plans and room for extended family, while the steady rise of single women purchasing homes has put a premium on security features.

This month, Consumer Reports is equipping you with everything you'll need to understand those trends and seize the opportunities the coming era of

The trends we see on the horizon are being molded by lingering consequences of the mortgage crisis, millennial values, and the changing face of the American homeowner.

post-mortgage-crisis homeownership will create. Whether it's your first time on the market or you're a seasoned pro, we've got you covered with innovative strategies for securing a down payment, tips on navigating popular housing websites, advice on negotiating with your real estate agent, and an analysis of some of the smartest projects that can add value to your home.



About the Cover

Your home is a personal, intimate space, as well as being very likely the biggest financial investment you'll ever make. Houses together, of course, add up to neighborhoods and eventually the nation—reflecting all of the comforts and tensions of both. To help capture these ideas, we turned to conceptual photographer Dan Saelinger, who created the images for our report, "The Real State of Real Estate," on page 26. Saelinger and his team build miniature wooden models by hand, which brings unique depth and dimension to his finished product.

Readers' Comments About Big Banks, Car Batteries, and Saving Money on Prescription Drugs



Rx for Cheaper Prescriptions

"Save Money on Your Meds" was our most talked-about article in the January 2016 issue, shared about 9,000 times on ConsumerReports.org and via social media. Many of you also shared your stories about how our tips helped you save money. Here's a sampling; thanks for the feedback!

Your article could not have come at a better time. I tried to refill a prescription at my pharmacy and was told it would be \$96.42 for one month of meds. That same day, I received your January issue, and per your article, I

called Costco's pharmacy. For the exact same prescription, without insurance, my cost was \$30.29. One-third the cost! So I transferred my prescription and had it filled there.

—R. McCown, Doylestown, PA

As a pharmacist, I was happy to see the article on prescription drug prices. It was great to see ways that consumers can save money by looking at chain, independent, and mail-order pharmacies. However, the article missed one important point. Who is your pharmacist? If you can name your dentist, physician, or nurse practitioner but have no idea who your

pharmacist is, you have a major problem. You need to be able to name a pharmacist who knows all the drugs you are taking, including over-the-counter medications.

—Ernest Boyd, London, OH

EDITOR'S NOTE Our experts have long recommended that consumers stick with a single pharmacy to have their prescriptions filled. It's critical to making sure there are no dangerous interactions between medications or with vitamins or supplements.

As a longtime Kaiser Permanente member, I've been paying \$16.20 for a 90-day supply of 20 mg of Simvastatin (Zocor and generic) through its mail-order pharmacy. Your article suggested I comparison shop at GoodRx.com. I took your advice and paid just \$8.97 at Walmart. My annual savings pays for my next 12 months of Consumer Reports.

—Jerry Feldman, Vancouver, WA

I would like to offer an addition to your "Smart Strategies for Savings." When prescribed an expensive branded drug, go online and search for coupons. There are coupons for many branded prescription items that can be used to reduce the co-pay for any insurance plan other than government plans (Medicare, Medicaid).

—Robert Frankel, RPh, Somerville, NJ

EDITOR'S NOTE The co-pay coupons you describe can be useful when there are no other options besides a very expensive brand-name medication. Yet that's fairly uncommon. More than 80 percent of all prescription drugs have generic equivalents. Using a generic can save consumers up to 95 percent. So why bother with filling out forms—possibly giving up your private health information—and dealing with a coupon when you can get the generic for the same price or less? Here's an example: Pfizer, maker of the cholesterol drug Lipitor, offers a discount program to help offset

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the cost for “as little as \$1 a day.” But you’ll need to share your name, postal address, and email address, and agree to be sent marketing materials from Pfizer and its partners. The generic version, atorvastatin, can cost as little as \$14 or even less with insurance.

Best Banks for Your Bucks

I just finished reading “Choose the Best Bank for You” (January 2016), and it was excellent. I think you omitted something that has bugged me. It has been my experience that the big banks will delay direct deposits by as much as five days, whereas credit unions (mine, anyway) will apply the funds immediately upon receipt. The old explanation from the banks was that they had to “process” the funds, while I suspect it meant using those funds for those few days, interest-free. Doesn’t sound like much until you multiply those few days by the millions of transactions each month.

—Gerald Murchie, Boca Raton, FL

 The best bank is a credit union!
—Rain Brooks, via Facebook

Consumers should check with their bank about its policy regarding the availability of funds, especially for new customers or for checks deposited using apps or to online banks. Check the bank’s account agreement.

—Elizabeth Wells, St. Louis

Battery Buying Advice

As interesting as “All Charged Up” was (January 2016), I was disappointed to find no information about which battery sizes are used by which vehicle brands. While the owner’s manual for my car contains a wealth of information, battery size is not included. I realize that auto-parts dealers have this information, but I feel that Consumer Reports could also have provided some guidance.

—Jim Swearingen, Port Jefferson Station, NY
EDITOR’S NOTE Not all vehicles from a particular automaker use the same-sized battery. It depends on vehicle type as well as make, year, and engine size. That’s why we say that the best way to know the right type for your vehicle is to check the manual or the manufacturer’s website. You can also ask battery dealers or check their websites, or use independent sites, but we haven’t verified their accuracy or ease of use.



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At ConsumerReports.org

Check out our new and improved website, free to online subscribers, at ConsumerReports.org. With Ratings for about 7,600 products, we’ve got you covered if you want a new TV for the Super Bowl, paint and other supplies for your home-improvement projects (time to start planning!), lawn mowers, airline information, and more.



On TV Stations Nationwide

More than 130 TV stations air Consumer Reports segments on their local newscasts. CRTV News has been around for 25 years, providing information on products, safety, scams, money-savers, and more to people who may not be aware of Consumer Reports’ helpful advice.



On Your Tablet ...

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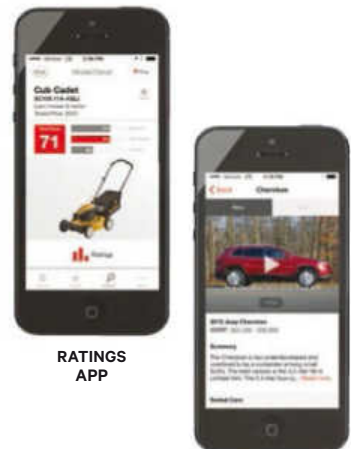


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You can also use your smartphone to go to ConsumerReports.org for our buying guides and product Ratings.



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Swimming Upstream

We are deeply disappointed with the Food and Drug Administration's recent decision approving the sale of AquAdvantage salmon, the first genetically engineered (GE) fish or animal allowed for human consumption. The AquAdvantage brand of salmon uses genetic material from three different fish and is designed to grow to maturity in half the time of its wild-caught counterpart (for production and profit's sake). What's more, the FDA initially chose not to require special labeling for this first-of-its-kind food. But after push-back from key lawmakers and consumer groups including us, Congress overruled the FDA and called for new labeling guidelines before engineered salmon can reach the marketplace.

Our specific concern about AquAdvantage is whether it has higher levels of proteins known to cause severe allergic reactions in some people. We have voiced that concern to the FDA. And so far some major food retailers—including Costco, Kroger, and

Safeway—have decided not to carry the GE salmon.

Consumer Reports continues to push for easy-to-understand, mandatory labeling of GMO products. Campbell Soup just became the largest major food company to announce its support of a national mandatory labeling law, as well as its intention to label all its products containing GMO ingredients. This is a big first step in helping you make informed choices about what you buy. To learn more, go to ConsumerReports.org/gmo.

Getting Rid of Robocalls

A year ago, Consumer Reports launched a campaign to end robocalls, those intrusive phone calls that come morning, noon, and night hawking offers we don't want. Many of those computer-driven calls are actually scams, resulting in a loss to consumers of about \$350 million per year. We last updated you on our campaign in the September 2015 issue, and since then we've made solid progress.

More than 500,000 people have now signed our petition

asking major phone carriers such as AT&T, Verizon, and Century-Link to offer free and effective call-blocking technology—something that currently exists. We also delivered that petition to the phone companies, meeting with them face-to-face and pressing for change. But industry representatives say that they're concerned with inadvertently blocking calls that consumers actually want to receive. Though there's no foolproof solution for robocalls, Consumer Reports doesn't believe that argument is a reason not to move forward and make the current technology available to consumers. The Federal Communications Commission stands with us.

We won an important victory in that the agency now agrees that the phone companies have

We've advocated for safer food for most of our 80-year history, and we're not stopping now.

the authority to block robocalls—and should be doing it. But the government has stopped short of mandating the practice. With continued effort, we can end robocalls once and for all. Go to EndRobocalls.org to sign the petition, or share your own robocall complaint.

Being Sick Is Bad Enough ...

... but being socked with medical bills you didn't count on just makes things worse. Danielle Nelson did her homework before buying health insurance, scanning websites, calling insurers, and checking whether her doctors were in-network providers. But days after her new Anthem Blue Cross coverage went into effect, in the midst of cancer treatment, Nelson went to her oncologist only to discover that—despite assurances she had been given—he wasn't in her plan's network.

"I trusted my insurance carrier to give me an accurate provider list, and in my time of need they failed me," says Nelson, who lives in Aliso Viejo, Calif. After spending endless hours going back and forth with her insurer, she ultimately switched health plans in order to get in-network care from her oncologist.

Nelson shared her struggle with us, and in doing so became one of the thousands of California consumers whose stories were used to persuade state lawmakers to take action. Last October, Gov. Jerry Brown signed a bill that requires insurers and doctors in California to keep provider directories up to date. The law, which goes into effect in July, also protects patients from surprise medical bills for out-of-network care if they relied on an inaccurate directory.

With your help, we'll keep fighting for fixes like that. Go to EndSurpriseMedicalBills.org to check on your state's laws or to share your own story.

INSIGHTS

NOTABLE NEWS & SMART SOLUTIONS



ROLLING IN THE DEEP

What you need to know about keeping ultrasoft carpets clean

SINK YOUR TOES into the newest carpet style, called ultrasoft or super-plush, and you might decide that spending twice what you would on an ordinary carpet is worth the treat to your feet.

But that comfort might lead to an additional, hidden cost: You might need to replace your vacuum. Many models that work perfectly well on regular carpets stick to this new kind like a big suction cup. That's because the carpet is so dense that air can't circulate back into the vacuum's intake, making the appliance almost impossible to move. Because ultrasoft

carpets have become more popular—sales have grown to more than 10 percent of the market in the past five years—carpet makers have begun testing and recommending vacuums for them. (Examples include Caress by Shaw and Karastan by Mohawk.) Vacuum manufacturers are making models specifically for ultrasoft carpets, too.

We bought several square yards of both carpet styles plus two new Kenmore vacuums designed for them, the Elite Crossover Ultra 10335 upright, \$300, and the Elite 700 Series 81714 canister, \$400. They

both cleaned well and moved easily on the ultrasoft carpet, though we found that they were easier to maneuver on standard (medium-pile) carpet.

We also ran our push/pull tests on some vacs recommended by ultrasoft carpet makers. We found three that moved fairly easily: the Maytag M500, the Fuller Brush Mighty Maid FBMM-PWCF, and the Oreck Magnesium. But we don't recommend them because they aren't top performers overall.

If you have a new ultrasoft carpet and you aren't ready to buy a new vacuum, we can

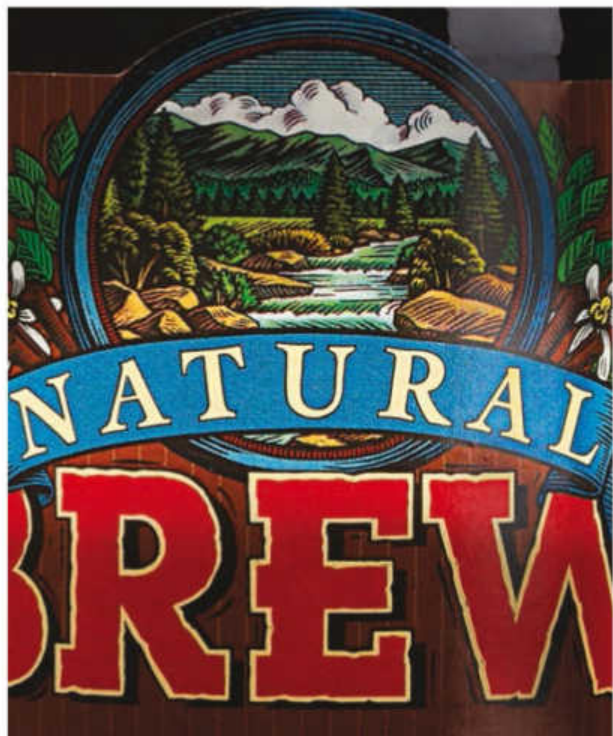
suggest a workaround if your vacuum is sticking. Raise the powerhead on models that come with manual height adjustment; the control is usually on top of the powerhead. If your appliance automatically adjusts height and has suction control, you might try reducing the suction instead. Both of those steps may also reduce cleaning power, however, so you might need to spend more time going over the same spot to thoroughly remove dirt.

Online subscribers can go to [ConsumerReports.org/vacuums](https://www.ConsumerReports.org/vacuums) for full Ratings of vacuums.

BETWEEN THE LINES

Peeling Back the ‘Natural’ Label

Companies can slap that magic word on processed food packages even if what’s inside contains artificial ingredients. If you find that outrageous, now’s the time to join us in letting the FDA know how you feel.



DO YOU EVER BUY one brand of cereal, chips, or juice over another because you see “natural” on the label and assume it’s better? Sure you do, and you have plenty of company. A recent nationally representative Consumer Reports survey found that more than half of consumers seek out “natural” foods, often in the false belief that they’re produced without genetically modified organisms, hormones, pesticides, or artificial ingredients. In fact, for processed foods, that term has no clear meaning and is not regulated by any agency.

That’s why we petitioned the Food and Drug Administration in 2014 to ban the use of “natural” on labeling so that shoppers aren’t misled. (We have also

asked the Department of Agriculture to ban the use of “natural” on meat and poultry because it is currently not well-defined or meaningful.)

The FDA has responded by asking the public to comment on how the word “natural” should—or should not—be used on food labels, citing Consumer Reports’ petition as one of the reasons it’s taking that important step. The more than 3,600 comments the agency had received when we went to press illustrate the confusion and frustration many people feel when faced with the natural labeling found on store shelves now.

“The use of the word ‘natural’ is a deceptive marketing ploy to reel in unaware consumers. People are led to believe it is the same as ‘organic,’ which it

CONFUSED? NATURALLY!

The need for change is underscored by our latest findings. In December 2015 the Consumer Reports National Research Center conducted a survey of a nationally representative sample of 1,005 adults to get their take on natural labeling. This is a sampling of what they told us:

62% of shoppers said they usually buy foods labeled ‘natural.’

But **nearly two-thirds** believe the natural label means more than it does.

And **nearly half** incorrectly believe that natural claims on labels have been independently verified.

What SHOULD natural mean?

For processed foods, people told us:

85% No chemicals were used during processing.

84% No artificial ingredients or colors.

84% No toxic pesticides.

82% No GMOs.

87% of shoppers who buy foods labeled ‘natural’ said they would pay more if the term met all of their expectations.

Other priorities

The majority of shoppers consider these things important or very important. (Compared with last year, more shoppers considered these things very important.)

91% Supporting local farmers.

89% Reducing exposure to pesticides in foods.

88% Protecting the environment from chemicals.

84% Providing better living conditions for animals.

surely is not,” wrote one Florida resident.

Consumer Reports’ food-safety experts agree; in fact, we have long argued that consumers should not be duped by “natural” labels that currently aren’t backed by meaningful standards. “Ideally, we’d like to see federal regulators ban the natural label, but if they don’t get rid of it, then they must give it real meaning,” says Urvashi Rangan, Ph.D., director of the Consumer Reports Food Safety & Sustainability Center.

What do we believe that should look like? For foods regulated by the FDA, we believe the “natural” label should be reserved for foods that are organic and contain no artificial ingredients. We also believe verification should be required to ensure that foods labeled “natural” truly meet that definition, like the process currently used for the term “organic,” Rangan says.

But some in the food industry oppose labeling changes. For instance, the Grocery Manufacturers Association filed a petition with the FDA arguing that the agency should continue to allow the natural label to be used on products containing GMOs.

That’s why it’s so important for consumers to voice their opinions to government officials. You can sign our updated petition calling for a ban of the term “natural” or for giving it a meaningful definition, at ConsumersUnion.org/natural. We will submit it to the FDA on May 10.



Join our campaign by following #FixNatural on Twitter and Instagram, where you will see a different product every day in February, including the eight shown on the facing page.

A PANDORA'S PACKAGE: WHAT'S INSIDE MAY SURPRISE YOU

These products contain some ingredients that you probably don't think of as natural. We are not asserting that any of the products violate any laws, but we do believe that the government's lack of meaningful standards allows for misleading uses of the natural label.



DEL MONTE FRUIT NATURALS

As you'd expect, these snacks are made with fruits such as peaches, pears, and cherries.

But they also contain the artificial preservatives potassium sorbate and sodium benzoate, which are made from industrial chemicals.



ALEXIA SWEET POTATO FRIES

The label says "All Natural." But these fries contain xanthan gum, an ingredient extracted from a "slime" (we're not making that up!) produced from bacteria.

Xanthan gum can be used as a thickening agent or to give foods a "fatty mouth feel."



KRAKUS POLISH SLICED HAM

The label says that this ham comes "with Natural Juices." What does that really mean? It's difficult to imagine because the ingredients listed on the packaging (in addition to ham, water, and salt) include five artificial chemicals used in part to cure and preserve the meat.



NATURAL BREW DRAFT ROOT BEER

Its dark-brown shade comes in part from caramel color. We know from our research that certain types of that artificial coloring contain a possibly carcinogenic chemical called 4-methylimidazole (4-Mel). The company would not say what type of caramel color it used. We have petitioned the federal government to set limits for that chemical in food. We don't believe any food additive should elevate people's cancer risk.



TYSON GRILLED & READY FROZEN SOUTHWESTERN CHICKEN BREAST STRIPS

"All natural except for corn syrup solids" appears on the front, but the ingredient list shows that the strips contain corn sweeteners dextrose and maltodextrin. When we asked whether they came from GMO corn, Tyson responded that the government's "natural requirements do not address GMO." The strips also contain citric acid, typically a lab-produced additive derived from bacteria.



KRAFT NATURAL CHEESE

This "natural" cheese contains cellulose powder—a substance typically created when pieces of wood, cotton, or bamboo are cooked in a caustic solution at high temperatures—which is supposed to keep shreds of cheese from sticking together. Kraft did not respond to inquiries about the source of its cellulose powder. And to inhibit mold growth it contains the antifungal natamycin, which is also used as a pesticide.



WESSON VEGETABLE OIL

The bottle displays a "Pure & 100% Natural" claim, but the oil is made from soybeans genetically engineered to withstand herbicides. Oils like this one that are not labeled as "expeller pressed" or "cold pressed" are often made using a solvent called hexane.

That process can release n-hexane, which is classified as a hazardous air pollutant by the Environmental Protection Agency, which has identified vegetable-oil production as a major source.



‘Reality’ as You Know It Is About to Change

Virtual reality headsets go mainstream, opening up opportunities for education and entertainment

VIRTUAL REALITY HAS spent so much time in the realm of science fiction (in the digital prison world of the “Matrix” movies, for example, or the recreational holodeck from the “Star Trek” franchise) that perhaps the only surprising thing is that it has taken this long to become a real-life consumer experience.

Within the past 18 months, headsets from Google and Samsung have allowed users to explore the 360-degree, 3D videos that are the defining feature of virtual reality—or just VR, to those in the know. Google’s Cardboard and the Samsung Gear

VR, like other VR headsets, are goggles that wrap around your eyes (think scuba-mask shape)—to immerse you in a new “reality” from all angles.

VR content can be live-action footage, such as the short documentaries the New York Times has recently started producing, allowing people to experience reporting from around the globe. Or it can be an entirely animated environment such as the spaceship cockpit Eve: Valkyrie, one of the first video games to use VR.

This year, more VR headsets will come to market, including the much-anticipated Oculus Rift, the product that launched

contemporary interest in virtual reality. The company evolved from a 2012 Kickstarter project to a \$2 billion Facebook acquisition without ever releasing a consumer product under its own name. (The Gear VR uses Oculus technology, and Oculus has shipped tens of thousands of Rift prototypes to content developers.)

The Rift and most of the other new headsets coming out are targeted at the video game market, and the companies that produce games are busy creating the content.

But that’s just the starting point. Movie directors are already experimenting with virtual

reality, and the 2016 Sundance Film Festival featured about 30 VR experiences, including feature films. If you’re someone who has repeatedly watched the “Lord of the Rings” movies, picking up new details each time, imagine what it would be like to study a film in which no corner of the set was ever off-camera. The question is how many people will actually like that experience and feel it’s worth the cost of the equipment.

Virtual reality isn’t just for entertainment, though. It’s also a professional tool. We’ve asked innovators in fields from sports to industrial design to explain how they are using virtual

reality now, and what they expect to see in the next couple of years. And stay tuned for a VR glimpse at how we test cars at our track.



EDUCATION

“We created Google Expeditions to bring field trips into the classroom. There are so many possibilities. We’re working on allowing high-school students to do virtual visits to colleges and for college students to do virtual career expeditions. One of my favorite use cases is for science classes to be able to go inside the human body. Another is for students learning about ecosystems to see through the perspective of an animal—you’d understand a lot better why certain creatures are the way they are.”

—Jen Holland, program manager, Google Apps for Education

CONSTRUCTION

“Home remodeling can cause strife and stress, partly because couples can’t agree on their visions. The Lowe’s Holeroom bridges the gap between blueprints and the finished product. Customers can step into an immersive 3D model and look at their kitchen or bathroom with different products or finishes. When they leave, they can take a Google Cardboard viewer home with them to revisit the room and share it with others.”

—Kyle Nel, executive director, Lowe’s Innovation Labs

EMPATHY

“For 12 years, we’ve researched how the technology can create empathy in users. There’s a famous concept in sociology called the Contact Hypothesis, which says that if you put two different groups of people together, over time they will learn to share

goals and get along. With virtual reality, we can take that to the extreme and literally allow someone to become someone else. Instead of being in contact, you can walk a mile in their shoes.”

—Jeremy Bailenson, founder of the Virtual Human Interaction Lab at Stanford University

SOCIALIZING

“Virtual reality makes us feel like we’re interacting with people on a deeper level. Think about how much better it was to talk on an old landline. The handset cradled your head, there was zero lag time, and you just relaxed and had a conversation in a way cell phones don’t allow. On the other hand, I just went on tour for a month and it was lovely keeping up with family on FaceTime. Even though there’s a delay and the picture quality is low, adding body language creates a real intimacy. VR is going to make that experience much more wonderful and immersive. Communication is the thing that’s going to carry it to ubiquity. That’s what makes the tech much more than a gimmick.”

—Adam Savage, co-host, Discovery Channel’s “Mythbusters”



SPORTS

“If you think about it, traditional film study in sports is unrealistic because you’re watching the action from overhead, way behind the play, or the sidelines. What we do is give the athlete—in most cases, a quarterback—the view they will actually have on the field. In football, there are very tight restrictions on how much time players can have on the practice field, so we’re giving them the ability to get in more mental reps from the right viewpoint by wearing a headset to review practice

film. The more reps they get from their actual playing angle, the more they can speed up their decision-making process. We’re also working with basketball, baseball, and hockey teams, and we’ve begun hearing from law-enforcement and the military.”

—Derek Belch, CEO and co-founder, StriVR Immersive Performance Training



JOURNALISM

“We first got interested in virtual reality when we saw a refugee camp film made for the U.N. We showed it to some people around the newsroom, and they were just blown away. Hardened editors on the international desk would take off the headset and say, ‘Listen, I’ve edited hundreds of stories about refugees, and I’ve never had an experience like this one.’ One of the bigger surprises for us was how challenging it can be to craft a narrative when you don’t have any of the typical editing moves. There’s no framing the shot. You can’t zoom in or out. So we spent a lot of time in the editing suite trying to get it right. But you can imagine a scenario where VR is simply part of our reporting when breaking news occurs.”

—Jake Silverstein, editor in chief, New York Times Magazine

ENGINEERING

“So often in the design process, you want to iterate, but it’s frustrating to wait a week for some manufacturing process. Even with 3D printing, it can take a while to make a prototype. With technology like Microsoft’s HoloLens, you can work in 3D in real time. You still want a physical prototype to get a sense for how something feels, but now you can make design decisions earlier.”

—Garin Gardiner, senior business development manager, Autodesk; leader of Autodesk’s integration with Microsoft HoloLens

CAR DESIGN

“Virtual reality is now a standard part of the global product-development process. As a car is designed, the engineers conduct immersive reviews at various stages. We can turn a CAD [computer-aided design] model into a full-scale virtual car that shows components and functions in context. We take a holistic look at the fit and finish, the interior and exterior harmony, and engineering issues. If we’re worried that one part is too close to another, we can look at it analytically. Instead of looking at a CAD model on a flat screen, we get inside a 3D representation of the vehicle.”

—Elizabeth Baron, virtual reality and advanced visualization technical specialist, Ford Motor Co.



TRAVEL

“For a hotel brand, inspiring travelers to take a trip is an important part of marketing. For so long, people could have only static, 2D experiences—flipping through photos or watching a video. With the Marriott Teleporter, you have a kiosk about the size of a telephone booth that virtually transports people to a black-sand beach in Kauai. In addition to wearing an Oculus headset, they are given the sensation of sun on their face, wind in their hair, the smell of ocean water. Most recently we’ve worked with Samsung to deliver kits to people’s hotel rooms to let them experience VR Postcards, which told the stories of real travelers and experiences that changed them—whether it was in the streets of Beijing or the mountains of the Andes. Everyone took off the headset and said, ‘I want to go there. I want to see that view.’”

—Michael Dail, vice president of global brand marketing, Marriott Hotels & Resorts

5 Ways to Experience Another Dimension

In addition to one of these headsets, you'll need a smartphone, computer, or PlayStation console



Google Cardboard

PLATFORM Android, iOS
RELEASE DATE
Available now

WHAT IT IS Google Cardboard combines a low-tech papercraft headset with the user's own smartphone to create a VR experience. Third-party manufacturers are taking Google's specifications and building similar headsets with modifications for fit, comfort, and in some cases added features. **WHO IT'S FOR** People interested in viewing VR video content and playing games for as little as \$20.

NOTABLE CONTENT

Google Street View

Instead of swiping across a street view in Google Maps, Google Cardboard will let you view the street as if you're there, just by turning your head.

New York Times

Sunday print subscribers get virtual reality documentaries that extend the magazine's journalism (e.g., global refugee crisis) or photo shoots, such as giving viewers a virtual seat in an open-door helicopter flying over Manhattan's Central Park.



Samsung Gear VR

PLATFORM Android
RELEASE DATE
Available now

WHAT IT IS Samsung's \$99 Gear VR uses the headset as a cradle for compatible Samsung phones: the Galaxy Note 5, S6 Edge+, S6, and S6 Edge. With some navigational buttons on the headset, a handheld game controller becomes optional. **WHO IT'S FOR** Owners of compatible phones who want to leverage that technology for an affordable entrée into VR.

NOTABLE CONTENT

Gunjack

This arcade-style shooter is set in the popular Eve sci-fi world. Your job? Twist and turn to operate a gun turret and protect your spaceship from space pirates.

Land's End

This is a beautifully rendered, serene puzzle game that presents brain twisters on a rocky virtual ocean coast. (No relation to the outdoor retailer.)



Oculus Rift

PLATFORM PC
RELEASE DATE
First quarter of 2016

WHAT IT IS The long-awaited Oculus Rift is a PC-compatible virtual reality headset. It features a motion-tracking camera, removable headphones, and—coming later in 2016—an optional pair of VR-friendly handheld controllers to track more of your movements and give you greater control. Oculus is owned by Facebook, and though there has been lots of speculation on how VR could be used for social networking, for now the emphasis remains on gaming.

WHO IT'S FOR PC gamers willing to spend \$600 for a premium headset.

NOTABLE CONTENT

Eve: Valkyrie

Set in the Eve sci-fi universe, Valkyrie puts you in the cockpit of a spaceship and thrusts you into out-of-this-world dogfighting matches.

Ark: Survival Evolved

Players struggle to survive on an island filled with dinosaurs and wild beasts.



HTC Vive

PLATFORM PC
RELEASE DATE April 2016

WHAT IT IS Smartphone maker HTC has teamed up with PC gaming company Valve to create the HTC Vive, a VR headset that can track your movements with a pair of "base stations," which are sensors placed in the corners of a room.

WHO IT'S FOR PC gamers who are invested in Valve's Steam online gaming store, the home of popular games such as Portal and Half-Life—though not every Steam game will be compatible.

NOTABLE CONTENT

Skyworld

This strategy game allows you to command a prince's armies as he fights to regain his father's kingdom.

Job Simulator

This amusing game situates you in a future in which robots do all of the work and people use a simulator to learn what it was like to have a job.



PS VR

PLATFORM Sony PlayStation 4
RELEASE DATE
First half of 2016

WHAT IT IS Sony's spin on virtual reality takes advantage of several motion-tracking technologies that work with the company's PS4. The system displays what you see on your TV, so friends can play along with traditional controllers. **WHO IT'S FOR** Sony PlayStation owners.

NOTABLE CONTENT

Rigs: Mechanized Combat League

In the battle arena game Rigs, you're the pilot of a gun-toting robot in the future's most popular motorsport.

Rez Infinite

Rez was a highly stylized cult-favorite game for PlayStation 2, in which the player was a good-guy hacker trying to save a computer super-network. The game is coming to PS VR as Rez Infinite, with even more artistry.

THE REAL WORLD, ONLY BETTER

Virtual Reality has a close relative, known as augmented reality, and it's a toss-up as to which technology will matter more to the average consumer in the coming years.

Virtual reality is what you see in the movie "The Matrix"—the user is immersed in a digitally created environment. As you turn your head, you gaze at a complete world that seems to exist in all directions.

Augmented Reality (AR), on the other hand, lets you see the real world but

superimposes useful information over it.

A simple example is the backup display on many cars that overlays your direction of travel as an aid in parallel parking.

The AR headset many people have heard of was the much-publicized Google Glass, which was withdrawn from the market in January 2015. Now Microsoft has a headset called the HoloLens, and the company has shown how it could be used for practical purposes, such as viewing a 3D model at your kitchen table,

or for hypergaming, allowing you to fight off aliens that seem to emerge from your living room wall. In the short term, the HoloLens will be available only to software developers who want to create apps for it.

Because AR is tied to the real world, it avoids problems such as the motion sickness and vertigo sometimes associated with VR headsets. But it remains to be seen whether it will become a technology that has appeal for people in their everyday lives.



ASK OUR EXPERTS

Should I try homeopathic cold and flu remedies?

Your money would be better spent on proven remedies. And there's no solid evidence that homeopathy helps with colds and flu, says Chris Hendel, our chief medical researcher. According to published research, homeopathic products are no more effective than a placebo. A recent analysis compared the popular homeopathic nostrum Oscilloccinum (a "medicine" made from a 1 percent solution of wild duck heart and liver extract diluted 200 times) with a placebo. The researchers concluded that taking the remedy over time didn't prevent the flu. Study subjects taking Oscilloccinum did notice a slight reduction in symptoms by the

third day, but there was no difference noted after taking the placebo or the homeopathic remedy at other times.

Some products promoted for cold and flu relief shouldn't even be called homeopathic because they don't follow the centuries-old principle of homeopathy. Based on the theory that "like cures like," homeopathic remedies contain a small dose of a substance that in larger doses can cause symptoms. Examples include Cold-Eeze and Zicam lozenges, which contain the mineral zinc (also not proved to fight colds and the flu).

Instead of spending money on products that are more hype than a help, our experts

recommend trying to prevent illness by getting a flu shot and being vigilant about washing your hands often. If you do catch a cold or the flu, relieve pain and fever with over-the-counter drugs such as acetaminophen (Tylenol and generic) or ibuprofen (Advil and generic). Drink plenty of fluids and try to rest. And if you go to your doctor at the first sign of the flu and get prescription antiviral drugs, they may help ease symptoms and shorten the length of the illness. But they must be taken within the first 48 hours.

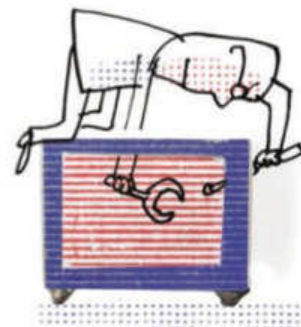
I just bought a new ultra high-definition TV, but movies look cheesy somehow, like daytime TV. Is there a way to fix that?

Don't worry; there's nothing wrong with your set, says our TV guru Claudio Ciacchi. It's a common problem that comes up when a feature called smooth motion is activated, causing movies to lose much of their filmic character. It's often

referred to as the "soap opera effect" because films end up looking hyper-realistic, almost like daytime soaps. Those shows are usually shot with cameras running at a higher 60 frames per second, or 60Hz, which naturally yields smoother motion. Movies, by contrast, are usually shot at a relatively slow 24Hz, with motion that can look a bit jerky during camera pans, but that's the "film look" we're accustomed to seeing. An easy fix is to turn off the smooth-motion feature. But with some TVs, it's tied to anti-blurring processing—which is helpful in reducing blur during motion scenes. So by turning it off, you also lose any blur-reduction benefits. For TVs that have sub-controls in this feature's menu, be sure to turn down the setting called anti-judder and turn up the anti-blurring processing. That should preserve the authentic film look.

Why does my dishwasher smell funky?

Check your filter. The smell could be coming from food residue that's collected there, according to appliance tester Larry Ciufo. European dishwashers have always used a self-cleaning filter. But American manufacturers have self-cleaning and manual filters, and not everyone knows that the latter should be cleaned periodically. Read your owner's manual to see what kind of filter you have and how the manufacturer recommends cleaning it or dealing with smells. If you find that the smell lingers, you could try using a dishwasher-cleaning product. We haven't tested any, so we can't recommend a specific one.



LEARN

We have more than 140 in-house experts who research, test, and compare—so you don't have to! Send your questions to: [ConsumerReports.org/askourexperts](https://www.consumerreports.org/askourexperts) ... and watch this space for the answers.

PRODUCT UPDATES

THE LATEST RATINGS FROM OUR LABS

BMI CALCULATOR

The Weight Watchers WW701Y, \$40, got a top score for weight accuracy and can also calculate your body mass index.



STEP RIGHT UP

Body-fat scales come with a ton of high-tech claims.
We put them through their paces.

PROP STYLING: WENDY SCHELAH FOR HALLEY RESOURCES

PRODUCT UPDATES

I F WE HAD OUR WAY, the high-tech scale innovation we'd be writing about would be one that sucked actual pounds out of your body the moment you stepped on it. Until that product exists we have to settle for a scale that tells us accurately how much we've overeaten and how little we've exercised.

Enter the brave new world of smart scales, which manufacturers claim will measure not just your overall weight but also the percentage of your weight that comes from fat vs. muscle, bone, and water.

Some of the scales also calculate your body mass index, or BMI, which measures your weight in relation to your height. And still others allow you to upload all of that information to your smartphone or computer, so you can track changes in your weight and other measurements over time, and if you choose, share your progress with your workout buddies. (After a lifetime of fibbing about their weight, apparently some people enjoy broadcasting it.)

We took note of which models had which features, talked with weight-loss experts to learn how important it is to have those extras, then did some tests to find out how well the main features worked.

The Body-Fat Bust

We looked at six digital scales that gave readings for weight and body fat (some calculate BMI as well), ranging in price from \$40 to \$150.

We checked first to see how well they performed the most basic function: giving users an accurate weight. To do that, we had seven men and eight women step on an electronic lab scale, which we used as a control, then weighed them four times over two days, on each of the scales.

Five of the scales read weight accurately, but one, by Qardio (which happened to be one of the priciest), routinely overestimated weight by 6 to 10 pounds, so we don't recommend that model. (See Ratings on page 18.)

Rating the scales on their ability to gauge body fat was more complicated, and the results were unimpressive: None was



NOTHING'S BETTER THAN A BOD
Smart scales that claimed to measure body fat can't hold a candle to the accuracy of a Bod Pod, a scientific instrument we used to gauge the body fat of our volunteers.

very accurate. We know that because we got benchmark readings by using a measuring tool called a Bod Pod at Sacred Heart University in Fairfield, Conn.

Six volunteers—three men and three women, some heavier, some slimmer—climbed into the Bod Pod. The egg-shaped device determines body fat by precisely recording the change in air pressure created when a body is sealed into a closed chamber. (Research shows that method is as accurate as the other gold standard—measuring how much water a body displaces when dunked into a tank full of water—but the Bod Pod measure is quicker and easier to perform.)

The scales we tested measure body fat using an electric current that travels through your body when you step barefoot onto the device's metal footpads. That tiny current—much too low to feel or cause any harm—passes up one leg, through your pelvis, and down your other leg.

The resistance the current encounters as it travels depends on the proportion of fat and muscle tissue. Based on that, the scales use built-in formulas to estimate the percentage of your weight that comes from fat.

For some of our test subjects, the scales overstated their body fat; for others, the scales understated it. The scale that came closest to the Bod Pod results was still off by up to 21 percent; the worst performer was off by up to 34 percent.

How a device errs may depend in part on body shape. Because the electric current passes through only your legs, the scales might underestimate body fat if you have a big belly but slimmer legs and overestimate it if you carry more weight on your hips and thighs.

Results can also vary depending on whether your feet are wet or dry (they should be dry, according to the instructions), whether you recently exercised, and how much water you had to drink. And the devices don't work well if you have an artificial hip or knee because the man-made materials can interfere with the electric current.

Back to Basics

If high-tech scales aren't very good at determining your body fat, what's a dieter to do? You could go to a lab with a Bod Pod for \$75 per session. Or you could just use a measuring tape and a calculator.

"Take two measurements: your body-mass index and your waist measurement," says Steven Heymsfield, M.D., a professor of metabolism and body composition at the Pennington Biomedical Research

THE RIGHT WAY TO WEIGH IN

Follow these simple steps and you'll get an accurate reading that will help you make smart choices about what to eat or how much to exercise. In our previous tests of digital scales, the Taylor 7506 got top scores and costs just \$25. (Online subscribers can go to [ConsumerReports.org/scales](https://www.ConsumerReports.org/scales) for full Ratings of digital scales.)

- 1 The latest studies recommend using the scale every morning, after you empty your bladder and in the nude.
- 2 Place your scale on a hard, even surface—no carpeting. A wobbly or tilted scale can result in an inaccurate reading.
- 3 Stand still, with your weight distributed evenly on both feet. If you're using a body-fat scale, you must be barefoot.

Instead of a body-fat scale, you're probably better off with a basic digital scale, calculator, and tape measure.

Center in Baton Rouge, La., and an expert on weight loss.

To calculate your BMI, divide your weight in pounds by your height in inches squared; then multiply by 703. For example, a 140-pound, 5-foot-6-inch person has a BMI of 22.6 (140 divided by 66, divided by 66, times 703).

Certain scales we looked at will do that calculation for you. Another option: Use a basic weight-only scale (the Taylor 7202F, \$25, got top scores in our previous tests of stand-alone digital scales) plus an online BMI calculator, such as the one we have at ConsumerReports.org/BMI.

Aim for a BMI of between 18.5 and 24.9. For men and women, a BMI of 25 or more

is considered overweight, and a BMI of 30 or higher is considered obese. You should also watch your waist size because belly fat, more than fat elsewhere on your body, is linked to an increased risk of cancer, heart disease, type 2 diabetes, and early death. In women, a waist of 35 inches or greater is cause for concern; in men, it's 40 inches and up.

The best way to measure your waist is a simple measuring tape. Just wrap it around your bare abdomen at about the level of your belly button, then measure after exhaling.

Privacy precaution

Smart scales are designed so that you can upload your weight and other health info to your computer or an app on your phone. But unless you opt to share your results, your numbers are not visible to other users. Whether the scale manufacturer or software provider has access to that information is another question. To find out what data are collected and how that information might be used, read the permissions section in the app's description and the privacy policy on the manufacturer's website. ■

Ratings: Tipping the High-Tech Scales

Of the six scales we tested, the highest scored 73; the lowest, 23. None excelled at measuring body fat accurately, but most were very accurate at measuring body weight.

● Excellent ● Very Good ○ Good ● Fair ● Poor

Rank	BRAND & MODEL	PRICE	FEATURES	USERS	SCORE	TEST RESULTS
			Calculates BMI Bluetooth Wi-Fi			Weight Accuracy Weight Repeatability Body-fat Accuracy Display Ease of Use
1	Tanita BF-684W	\$85	●	2 + Guest	73	● ● ● ● ●
2	Fitbit Aria	\$130	●	8	71	● ● ● ● ●
3	Taylor 7222F	\$45	●	8	69	● ● ● ● ●
4	Withings WS-50	\$150	●	8	69	● ● ● ● ●
5	Weight Watchers WW701Y	\$40	●	4	67	● ● ● ● ●
6	Qardio QardioBase	\$150	●	Multiple	23	● ● ● ● ●

ARE FANCY FEATURES WORTH PAYING FOR?

MULTIPLE MODES

Some scales have different modes that give you target numbers. **CR'S TAKE** Skip the athlete mode offered by the Fitbit, Tanita, and Taylor scales. Unless you're training for the Olympics, that mode will measure your body-fat percentage as less than it really is.

BONE- AND WATER-WEIGHT READINGS

Some scales are claimed to measure bone and water weight. **CR'S TAKE** We didn't test those features because we had no way to safely and easily test their accuracy. To measure bone mass, for example, we would have had to expose volunteers to low-dose X-rays. In addition, the experts we consulted said bone and water weight are not important components of weight for most people.

BLUETOOTH OR WI-FI CONNECTIVITY

Part of the appeal of smart scales is that they can send your measurements to your computer or smartphone. **CR'S TAKE** Want to use Wi-Fi to connect your scale? Use your phone to check signal strength in your bathroom before you buy the scale.

MULTIUSER MEMORY

The scales we tested support two to eight users. **CR'S TAKE** Choose a scale that stores profiles for the number of people who will be using it. The Tanita, our top pick, stores data for just two people.

EASE OF USE

Three of the scales—the Fitbit, Qardio, and Withings—turned on automatically and recognized our testers. The Tanita was extra-easy to read. **CR'S TAKE** Features are nice, but accuracy is job one.

JUICY CLAIMS

Cleanse makers promise health and well-being in a bottle. Should you believe them?



BOTTOMS UP BluePrint boasts that its \$195 three-day cleanses eliminate toxins and cleanse the blood. We found nothing that proves such powers.

ALMOST 20 PERCENT of adults who want to lose or maintain weight have tried a “cleanse.” Adults ages 18 to 34 are the biggest cleanse users, with men edging out women, according to market research firm Mintel. And it costs bottled juice cleanse buyers more than \$200 million each year.

On a cleanse, you replace solid food with fruit and vegetable juices (and sometimes nut milks) for one day to a week or longer. Although weight loss is one reason people try cleanses, certain manufacturers say their products will “reset your body,” “eliminate toxins,” and more. And cleanses come complete with healthy-sounding names such as Glow and Purify.

That’s heady stuff for any juice. To find out whether they live up to the hype, in September 2015 Consumer Reports ordered a three-day program from four brands: BluePrint’s Renovation Cleanse, Suja’s Original Fresh Start, Pressed Juicery’s Cleanse 1, and Organic Avenue’s Love Deep (currently unavailable, but sellers say it will be available again soon); each costs around \$200. After evaluating ingredients, reviewing medical research,

and talking to experts, we put those health claims into perspective.

CLAIM Removes toxins.

REALITY Our bodies make toxins—like urea (a compound produced when we digest protein) and lactic acid (which our muscles make during strenuous exercise). “But we don’t need help removing them,” says nephrologist Orlando Gutierrez, M.D., associate professor of medicine at the University of Alabama at Birmingham. “The kidneys and liver are the body’s natural detoxers.”

CLAIM Rests your digestive system.

REALITY “Unless you have a condition such as inflammatory bowel disease

or Crohn’s disease, it’s not necessary to rest your digestive system,” says Arthur Heller, M.D., a gastroenterologist at New York-Presbyterian Hospital/Weill Cornell Medical Center. In fact, many cleanses are very low in fiber, a component that helps your digestive system run smoothly.

CLAIM Takes off weight.

REALITY None of the cleanses we looked at promised you’d drop pounds, but that’s an important reason many people try one, says Consumer Reports dietitian Amy Keating, R.D. And you probably will lose weight because the three-day programs range from just 735 to 1,520 calories per day. But the majority of that will be water weight, which will probably come back if you return to eating your typical diet.

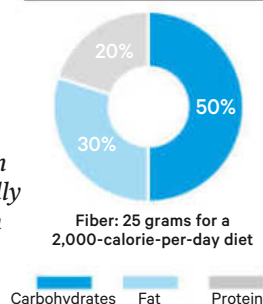
CLAIM Reduces your dependence on unhealthy, processed foods.

REALITY Cleanses can make you temporarily feel healthier, “not because they contain something miraculous, but because if you follow the program, you’ll be eliminating not-so-good-for-you foods from your diet for that stretch of time,” Keating says. If you’re healthy and aren’t pregnant or breast-feeding, doing one of the cleanses for up to three days probably won’t harm you. But longer isn’t wise because you won’t get the nutrients your body needs.

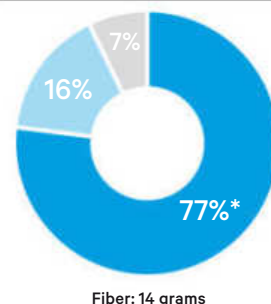
DOES THIS SOUND HEALTHY TO YOU?

On average, these cleanses are too high in carbohydrates—especially sugars—and too low in fiber and protein.

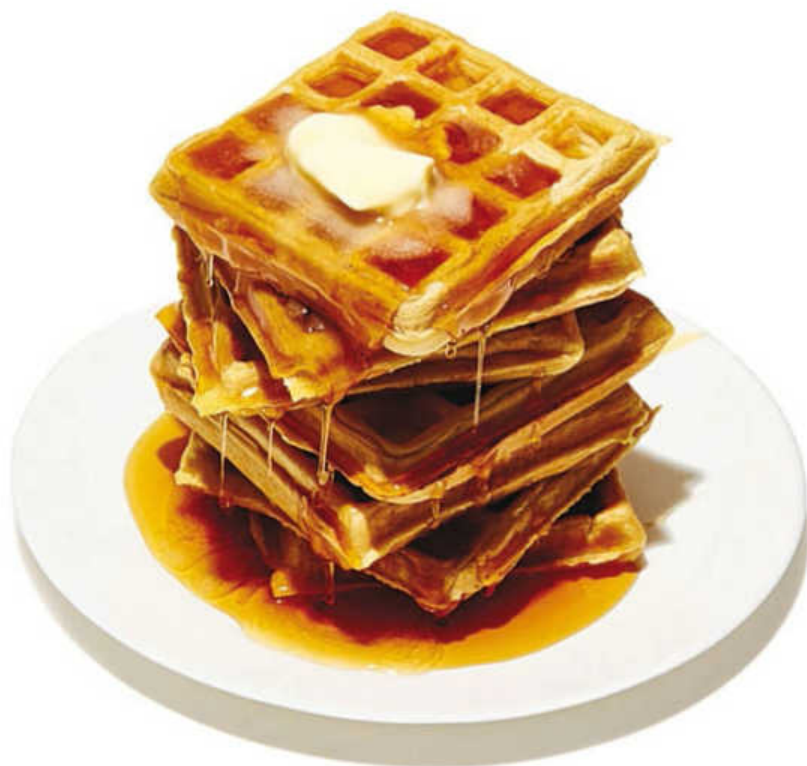
RECOMMENDED DAILY DISTRIBUTION OF CALORIES



BEGINNER CLEANSE AVERAGE DAILY DISTRIBUTION OF CALORIES



*Approximately 80 percent of total carbohydrates are primarily from naturally occurring sugars.



Breakfast of Champions

Kick your waffles up a notch. We tested six waffle makers and slurped our way through 14 syrups to determine the ideal combination.

WINNING WAFFLE MAKER

The Cuisinart Breakfast Central Belgian Waffle Maker WAF-300, \$100, turned out evenly cooked Belgian waffles over and over. It cooks four at a time and beeps

when they're done. The nonstick plates are easy to remove for cleaning.

RUNNER-UP: The Waring Belgian Waffle Maker WMK200, \$58. It also cooks four smaller waffles evenly, but the nonstick plates aren't removable and it lacks an audible alert.

SUPER SYRUPS

Whole Food's 365 Everyday Value Organic Dark Color and Spring Tree

Pure Dark Amber, both about \$1.20 per serving (¾ cup), were rated excellent by our expert taste testers. Trader Joe's 100% Pure Vermont Amber Color, \$1 per serving, is your best choice if you prefer a milder maple flavor. An even bigger bargain, Costco's Kirkland Signature Organic Maple Syrup Dark Color, 75 cents per serving, was almost as good as the other dark syrups.

Sound Advice

There are so many cool and edgy-looking wireless speakers on display in electronics stores these days that you'd be forgiven for thinking you'd wandered into a modern-art exhibit. But if you want to hear great music, what you really want to buy is the Sonos Play:5 (2015). This latest incarnation of the company's flagship wireless speaker is the best home model that we've tested in years.

At \$500, it's not cheap—and certainly not flashy—but it's easy to use and it delivers top-quality sound. Buy a pair and you'll end up with an excellent sound system, or combine it with other Sonos speakers to create a wireless sound system throughout your house.

You can use it to play music from a number of streaming services, including Amazon Music, Apple Music,

Google Play, Pandora, and Spotify.

It includes an Ethernet jack in case you'd rather set up the device via a wired connection to a router. Download the Sonos Controller app (free for PC, Mac, Android, and iOS devices) to easily set up and control the speaker.

You can also control it by swiping a finger over the top of the speaker. Swipe one way to skip to the next audio track, the other way to play the previous track.

Our testers did point out a few downsides: The model no longer includes a headphone jack or carrying handle (it's a hefty 14 pounds), and you have to plug it into an electrical outlet. Plus it costs \$100 more than the previous version, making it much pricier than most of its competitors. But that premium price definitely delivers premium sound.



Get in the Groove



If the winter left your driveway pockmarked with potholes, you may not need a pro paving job. A do-it-yourself blacktop patch may do the trick if the damage is contained. To test some of them, we made potholes on a stretch of pavement, then filled them with seven

products sold in 50- to 60-pound packs, enough to fill a few typical-size holes. Then we drove on the patches and checked them as they cured. The best stayed intact no matter what we did. The others stayed put during regular driving but broke up in our turning tests.

TOP PATCHES

- Aquaphalt Permanent Pothole Repair, \$42.99
- Sakrete U.S. Cold Patch Permanent Pothole Repair, \$12.55

OTHERS WE TESTED

- EZ Street Asphalt Premium Cold Asphalt, \$16.56

- Perma-Patch Permanent Pavement Repair Patch, \$33.06
- QPR High Performance Permanent Pavement Repair, \$11.88
- Quikrete High Performance Blacktop Repair No. 170-1, \$12.29
- Sakrete All Weather Blacktop Patch, \$13.49

DO-IT-YOURSELF TAX PREP

We put 2 popular online products to the test

ARE YOU AMONG the intrepid tax filers who prepare their own returns? Then you're probably using H&R Block Deluxe or TurboTax Deluxe, two leading tax-prep products. They're aimed at folks who itemize but don't have complex investments or businesses.

We tested online versions of both shortly after their release in December. (You can do the same; you pay only when you file.) Each costs \$34.99 to prepare and file a federal return and \$36.99 for a single state return, though prices could rise later in the season.

The Basics

With either, you can import W-2s, 1099s, and other income documents from thousands of employers and financial institutions. You can opt to have the programs guide you or skip sections that don't apply. Both offer a refund "ticker" that constantly updates what you'll get or owe as you go through the program.

Got a tax question? H&R Block and TurboTax let you input queries or search their databases for answers. Both also offer advice from tax pros by phone. H&R Block offers unlimited, free advice to all users. Users of TurboTax Deluxe online and its higher-priced cousins get free advice, but users of the TurboTax Deluxe CD-Rom pay \$19.99 for unlimited calls.

File by Phone

If you're so inclined, the mobile versions of both apps let you prepare the "long form" (IRS Form 1040) as well as the "short forms" (1040-A and 1040-EZ) on your smart phone. As advertised, both apps automatically transferred our inputs into their online programs.

	H&R BLOCK DELUXE ONLINE	TURBOTAX DELUXE ONLINE
Additional fees	A refund processing fee is \$34.95 if you pay for H&R Block online out of your federal refund.	A refund processing fee is \$34.99 if you pay for TurboTax out of your federal refund. Users of TurboTax Deluxe CD-Rom users pay \$19.99 for live tax advice.
Navigation and design	You'll need a valid Social Security number to begin, a minus if you're just trying the program. We liked the movable explanatory pop-up windows. A federal refund ticker appears once you enter income; a state ticker appears once the program has enough info.	We liked the program's uncluttered design. Explanatory pop-up windows are bigger than H&R Block's. The refund ticker shows both federal and state refunds throughout the process. Pages are personalized, referencing your state. A search box is on every page.
Human help	H&R Block experts are tax attorneys, CPAs, enrolled agents, and preparers who have at minimum completed its training. Unlimited live tax advice from 10 a.m. to 10 p.m. CST (9 a.m. to 5 p.m. on weekends). If you get an IRS letter, audit support is free.	TurboTax experts are CPAs and enrolled agents. Live advice and general support are available from 5 a.m. to 9 p.m. Pacific Time seven days a week. Audit support costs \$39.99.
Features/explanations	We liked the option to upload documents into the "cloud" for later use. Also nice: At the start of every section (income, deductions, etc.) is a list of documents you might need.	The program offers clear explanations of big-picture topics, including videos on topics such as why a taxpayer might file for the standard deduction rather than itemizing.
Valuing donations (Our test used items in excellent or like-new condition.)	Inputting charitable donations into the DeductionPro tool involves less navigation than with TurboTax's ItsDeductible tool. But of the 17 items we randomly chose to compare, most valuations were somewhat or significantly lower than with ItsDeductible.	Of the 17 items we randomly chose to compare using the ItsDeductible tool, most valuations were somewhat or significantly higher than with H&R Block's DeductionPro. We liked that it didn't include used car seats, which shouldn't be donated for safety reasons.
Health-care law tools/advice	You can upload your 1095-A, a proof-of-insurance document provided by employers. But we found no mention of IRS Forms 1095-B and 1095-C, which many taxpayers will receive for the first time in 2016. (Unlike 1095-A, those don't need to be included on returns.)	We liked the low-jargon guidance on health coverage related to the Affordable Care Act. TurboTax tells you what to do with Forms 1095-B and 1095-C, which many taxpayers will receive for the first time in 2016.
Mobile-version experience	Overall, we found the up-down navigation and "back" and "next" buttons at the bottom of screens easier to use than TurboTax's left-right swipe navigation.	We found that swiping screens left and right was not as easy a way to navigate as using H&R Block's "back" and "next" buttons. A well-designed feature: Pressing highlighted words flipped over the screens to reveal detailed explanations.
CR's TAKE	<i>H&R Block offers a few more free services than TurboTax, which could make it more attractive to do-it-yourself newbies. But TurboTax's more generous charitable deduction valuations, for example, make it a better choice for seasoned DIY-ers.</i>	

PRODUCT UPDATES

0° (RED)

For removing tough stains and dirt from concrete, cleaning in crevices, and washing second-story siding.

But at closer distances, it can cause serious injury. We don't recommend its use because higher-degree nozzles can get the job done without the unnecessary risk.

15° (YELLOW)

For heavy-duty cleaning of concrete, such as outdoor walks and garage floors, plus stripping paint and grease from hard surfaces.

25° (GREEN)

For general cleaning of outdoor furniture, patios, walks, and decks.

40° (WHITE)

For more easily damaged surfaces, such as siding and stucco walls, and for cleaning vehicles.



SAFETY ALERT

UNDER PRESSURE

Cleaning with a pressure washer is fast and easy, but it can also be surprisingly dangerous

A GARDEN HOSE, soap, and elbow grease can take care of many a cleanup job—if you want to spend all day on it. But if you have better things to do, a pressure washer speeds up all sorts of onerous tasks, from scrubbing grime and mildew from siding and getting oil stains off a driveway to cleaning a deck or patio, sprucing up outdoor furniture, degreasing a grill, and even washing a car.

Pressure washers use either a gas engine or an electric motor, a pump, and a concentrating nozzle to boost water pressure from your hose connection by 30 to 80 times. Though a garden hose alone delivers water pressure at about 50 pounds per square inch, pressure washers can generate 1,500 to 4,000 psi. That's a lot of power. And when operated properly, they blast away stains without damaging the surface material beneath.

But despite the benefits, they can cause serious injury—and few consumers may appreciate just how serious. A pressure washer's powerful spray is hazardous when misdirected, strong enough to damage skin in an instant. Lacerations are the most common injury, followed by bruises, punctures, and eye injuries.

Lee Krause of Alberta, Canada, was using his gas-powered pressure washer to clean his ATV when the spray passed over his hand for an instant. He didn't go to a hospital, but six years later there's a scar to remind him to keep his guard up. He was one of the lucky ones.

"The extreme danger with pressure washers is that even with what seems a very minimal skin break, the fluid can get deep into the tissue and spread out and cause bacterial infection," says Howard Mell, M.D., a spokesman for the American College of Emergency

LOW-PRESSURE (BLACK)

For cleaning agents only. Attaching this tip reduces pressure, which triggers the pressure washer to draw from the soap dispenser as well as the water supply.

PRODUCT UPDATES

Physicians. He recalls a patient who was hit in the calf, producing a laceration less than 2 inches across. But internally, there was infection to the muscle. It took a long operation and months of physical therapy for the patient to heal.

Pressure washers are sold with either a set of interchangeable nozzles or an adjustable wand tip, both of which usually allow users to vary the flow of water from zero degrees, the finest, to about 65 degrees depending on the task. (See our guide to nozzles and settings on page 22.) They're inherently dangerous no matter which spray tip or setting you're using. But the unnecessary risk of using a zero-degree nozzle—which concentrates the tool's full pressure into a single, pinpoint blast—outweighs the utility because the spray can cause severe damage in a short amount of time. And higher-degree nozzles can get the job done.

Rental World in Lancaster, Pa., won't include zero-degree nozzles when it rents pressure washers. "We warn customers that they're dangerous even with wider-degree nozzles," explains Vern Dettinger, the store's manager.

The Pressure Washer Manufacturers' Association notes that a pressure washer's manual and markings on the products themselves describe safe use, and it stands by the utility of zero-degree nozzles.

"The zero-degree nozzle in this case may be used to extend the reach of the water and thus eliminate the need of a ladder," the trade group said in a statement. "In addition, it may also be used for etching or removing extremely stubborn debris prior to washing or rinsing using 15-degree or larger-angle nozzles."

An estimated 6,057 people in 2014 alone went to an emergency room with injuries related to pressure washer use, according to the Consumer Product Safety Commission. And 14 percent of those ER visits led to additional hospitalization. (Not all of the injuries could be attributed to contact with a powerful spray.)

The same kind of cleaning can be done with wider-angle settings; it just might

BEFORE YOU BUY



PRESSURE WASHERS are easy to rent. You can get a gas-powered unit for about \$75 to \$100 for a day. But owning one—and being able to use it whenever you want—has become irresistible for many homeowners. (In fact, sales of pressure washers have grown 15 to 20 percent in the past four years.) So if you're in the market, here's some guidance:

All models are sold with an indication of the machine's pressure capacity, expressed in pounds per square inch, or psi. The higher the psi, the more powerful the tool. Many of them will also indicate the gallons per minute (gpm) used. Though that's not a meaningful indication of power, it can show which sprayers can clean using less water.

Gas models, which range in price from \$250 to \$500, deliver more pressure, making them the pick for cleaning large decks, siding, driveways, and other large areas most quickly. But they're relatively noisy and heavy, and their engines require regular tuneups and proper off-season storage.

Corded-electric sprayers, which cost \$100 to \$250, aren't as powerful, so they might not be able to remove stubborn stains from concrete and will take more time to clean. But they're fine for cleaning small decks and patios, furniture, and cars. They're relatively light and quiet, require little upkeep, and are small enough to be stored indoors without winterizing.

take a bit longer. And many pressure washers let you connect wand extensions to reach higher surfaces without resorting to a zero-degree nozzle.

Based on the potential extreme risk of very narrow nozzles and their limited benefit, we no longer recommend pressure washers that come with nozzles that produce sprays of less than 15 degrees, despite how well they clean.

We have confined our recommendations to two products that scored sufficiently well and lack the capability, as sold, to create a zero-degree stream. They are the GreenWorks GPW1951, \$190 (a 1,950 psi 120-volt electric-powered washer), and the NorthStar 1573021, \$850 (a 3,000 psi 240-volt electric). We tested the NorthStar to see whether you can get the performance of a gas machine with an electric model. You can, but only if you're willing to pay a premium for the tool and for installing a 240-volt line for it. So it's likely to be of niche appeal.

If you buy a model that comes with a zero-degree nozzle (it's red) or you already own one, we advise that you get rid of it to reduce the chance of damaging property or causing injury to you, your family members, or anyone else who might use the sprayer. And if your power washer comes with a zero-degree adjustable setting, we recommend that you not use it.

In addition, wear goggles, long pants, and sturdy footwear—never flip-flops—to protect yourself while using any pressure washer.

We're asking manufacturers to stop including tips and settings that produce streams finer than 15 degrees. We have also notified the CPSC of our findings and our advice for consumers. If products that meet our performance criteria are updated to comply with our safety expectations, we will add them to our list of picks.



READ

Check out our buying guide for pressure washers at [ConsumerReports.org/pressurewashers](https://www.ConsumerReports.org/pressurewashers)

PRODUCT UPDATES

Ratings: The Power of Pressure Washers

Scores in context: Of the 24 pressure washers we tested, the highest scored 77; the lowest, 48. All models are listed in order of performance within types. To be recommended, a pressure washer can't come with a zero-degree nozzle or setting and must be among the top performers. Models with a zero-degree nozzle or setting are noted.

☒ CR Best Buy ☐ Recommended

● Excellent ● Very Good ○ Good ● Fair ● Poor

Rec.	Rank	BRAND & MODEL	PRICE	PRESSURE (PSI)	FLOW RATE (GPM)	WEIGHT (LB.)	SCORE	TEST RESULTS				FEATURES		
								Cleaning	Power	Noise	Ease of Use	Built-in Soap Dispenser	Auto Trigger	Safety Zero-Degree Nozzle/Setting

A. GAS-POWERED

	1	Cub Cadet CC3224	\$500	3,200	2.4	78	77	●	●	○	●			●
	2	Troy-Bilt 020568	\$300	2,800	2.3	56	72	●	●	○	●	●	●	●
	3	Craftsman 75493	\$350	2,800	2.3	56	72	●	●	○	●		●	●
	4	Ryobi RY802800	\$330	2,800	2.3	51	70	●	●	○	●	●		●
	5	Troy-Bilt Flex 23AADAA711	\$680*	3,000	2.5	178	70	●	●	○	●			●
	6	Briggs & Stratton 020569-0	\$400	3,000	2.3	64	70	●	●	○	●	●	●	●
	7	Homelite UT80522G	\$280	2,700	2.3	64	68	●	●	○	○			●
	8	Craftsman 75491	\$300	2,800	2.3	53	67	●	●	○	●		●	●
	9	Harbor Freight 62201	\$280	2,500	2.4	60	60	●	○	○	○	●		●

B. ELECTRIC-POWERED (120V)

	1	Briggs & Stratton 020601	\$230	1,800	1.0	30	63	●	○	●	●	●	●	●
<input checked="" type="checkbox"/>	2	GreenWorks GPW1951	\$190	1,950	1.2	36	62	●	○	●	●	●		●
	3	AR AR390SS	\$230	2,000	1.4	31	61	●	○	●	●	●		●
	4	Sun Joe SPX3000	\$200	2,030	1.8	28	60	●	○	●	●	●		●
	5	GreenWorks GPW2000	\$200	2,000	1.2	40	59	●	○	●	●	●		●
	6	Karcher 1.418-050.0	\$200	1,800	1.3	16	58	●	○	●	○	●		●
	7	AR AR383	\$190	1,900	1.5	22	58	●	○	●	○			●
	8	Karcher K5.740	\$300	2,000	1.4	35	58	○	○	●	●	●		●
	9	GreenWorks GPW1600	\$100	1,600	1.2	17	53	○	○	●	○			●
	10	Campbell Hausfeld PW182501AV	\$150	1,900	1.7	20	53	○	○	○	○			●
	11	Harbor Freight 69488	\$100	1,650	1.3	17	51	○	○	●	○			●
	12	Craftsman 75031	\$200	1,700	1.3	28	51	○	○	●	●		●	●
	13	Sun Joe SPX1000	\$100	1,450	1.5	15	50	○	○	●	○			●
	14	AR 112	\$110	1,600	1.6	16	48	○	○	●	○			●

C. ELECTRIC-POWERED (240V)

<input checked="" type="checkbox"/>	1	NorthStar 1573021	\$850	3,000	2.5	112	73	●	●	○	●			●
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*Price includes a \$400 Troy-Bilt base engine required to use the product.

How we test pressure washers: We base the overall score primarily on each model's ability to clean, the power to remove stubborn stains, how easy it is to use, and how quiet it runs. **Cleaning** is versatility and efficiency in cleaning a range of surfaces. The better performers have multiple spray patterns that can cover various cleaning chores. **Power** is a combination of pressure, measured in pounds per square inch (psi), and flow, measured in gallons per minute (gpm). Higher pressure delivers better cleaning of a given surface; coupled with a higher flow, you'll get the job done the fastest. **Noise**, based on dBA, averages measurements taken close by the machine and at the end of the hose's typical reach. We strongly recommend hearing protection for working close to a gas-powered model in particular. **Ease of Use** reflects how easy it is to operate, including transport, power (adding fuel or plugging in), storage (hose and cord wrapping), and protection (from thermal and low-oil conditions). That score also includes helpful features and water inlet and outlet, nozzle, and wand connections. **Price** is approximate retail.

RECALLS

Act now if you own one of these potentially hazardous products



CORDLESS DRILL FIRE RISK

Harbor Freight Tools is recalling about 1.7 million Drill Master cordless drills. An internal switch can stick in the "on" position and overheat, posing a risk of fire and burns. The drills were sold nationwide from May 2011 to September 2015 for \$35 to \$46.

What to do Return the drill to a Harbor Freight Tools store and get a replacement. Call 800-444-3353 or go to harborfreight.com for details.



BEANBAG CHAIR DANGER

Ace Bayou has recalled for the second time about 2.2 million beanbag chairs sold from 1995 to 2013. A child can unzip the zipper, then crawl inside the chair and get trapped and suffocate or choke on the stuffing foam beads. Two children have climbed inside and died of suffocation and from inhaling the beads.

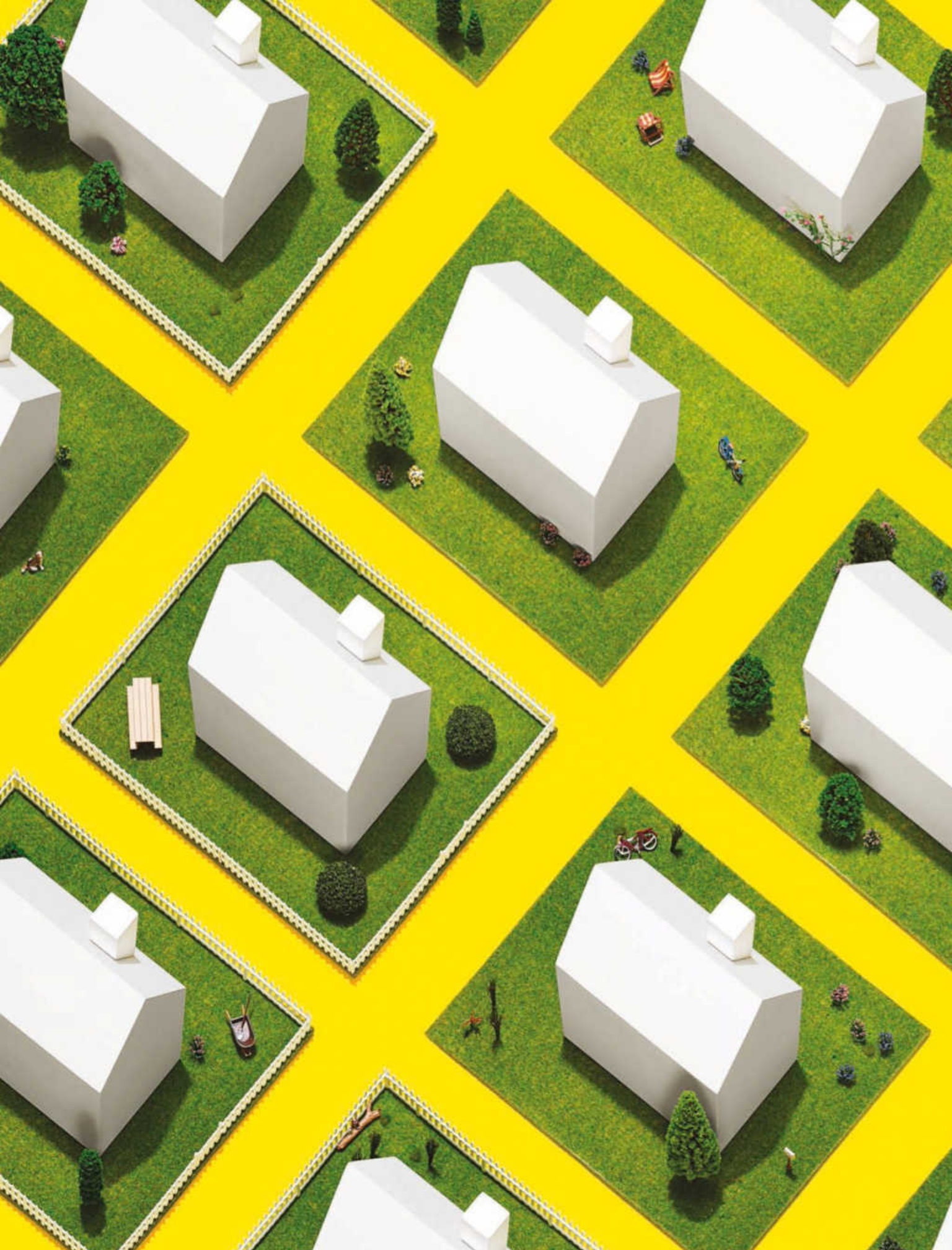
What to do Check the outside zipper to make sure it has a metal staple to disable it. If it doesn't, keep kids away and call Ace Bayou at 855-571-8151 or go to acebayou.com for a free kit to prevent the zipper from being opened.



BLOWER/VAC FIRE HAZARD

Craftsman is recalling about 74,000 electric blower/vacs because the motor can catch fire. The tools were sold at stores nationwide and online from January 2013 through October 2015 for \$50 to \$100.

What to do Call Craftsman at 888-266-7096 or go to craftsman.com to get a refund.





THE REAL STATE OF REAL ESTATE

New population patterns, lending practices, and housing preferences are changing the rules, whether you're buying, selling, renting, or remodeling

FORGET ALL OF THE OLD STEREOTYPES about American housing—starting with the notion that only families with a mom, a dad, and 2.2 kids buy homes. Since the Great Recession, homeownership rates among Gen Xers, who are between the prime family-rearing ages of 35 and 50, have actually fallen more than rates of any other age group. Meanwhile, millennials, the generation of roughly 75 million Americans between ages 18 and 34,

have been buying homes later in life than previous generations, in part because of student debt, high rents, and low credit scores. But now they're entering the market in greater numbers.

Today's path to homeownership is still strewn with challenges, many of them vestiges of the housing market's collapse in 2008, which resulted in 5 million foreclosures and, just four years ago, a shocking one-third of all mortgage holders owing

more than their homes were worth. Late last year, that sobering share was down to about 13.4 percent, but it's still more than twice what's considered normal, according to research by Svenja Gudell, chief economist at Zillow, the real estate website.

With so many homeowners stuck, usually in lower-priced homes, today's first-time buyers of every demographic face fewer choices and inflated prices. Banks are less strict than they were right after the crash, but they still demand stellar credit. And federal guidelines now require more proof that borrowers can meet their payments. "The lending market has eased up quite a bit, but lenders are stricter than ever when it comes to documentation," says Michael Alexander, president of Infiniti Financial Group, a mortgage lender in Deerfield, Ill.

And yet, perhaps through sheer number, millennials were the top buying cohort in the country in 2013 and 2014, barely edging out baby boomers at No. 2 and Gen Xers in third place, according to the National Association of Realtors.

WHAT MILLENNIALS VALUE

THE CONSUMER REPORTS National Research Center surveyed 1,573 millennials nationwide to better understand their attitudes toward housing. Overall, they believe firmly in ownership. Though just 26 percent currently own a home, 71 percent aspire to do so. Their top reasons include a desire for more privacy, the ability to make a space their own, and the wealth-building benefits of homeownership.

Yale economist Robert Shiller recognizes the satisfaction of homeownership, but he says it's not a foolproof investment for everyone and never has been. According to his research, U.S. home prices, adjusted for inflation, have barely appreciated year to year over the past 120 years. Of course, there have been exceptions in certain markets and time periods, he notes, cautioning first-time home buyers: "Just don't be overly optimistic that it is going to keep going up in value."

More than one-third of millennials who responded to our survey say the top reason for not owning a home is that they

haven't saved enough for a down payment. And it's easy to see why. A 2015 report from the Joint Center for Housing Studies at Harvard University shows the financial pressure on those in the 25-to-34 age group who rent. Forty-one percent still owe, on average, \$30,700 in college debt, and almost a quarter pay more than 50 percent of their income for housing.

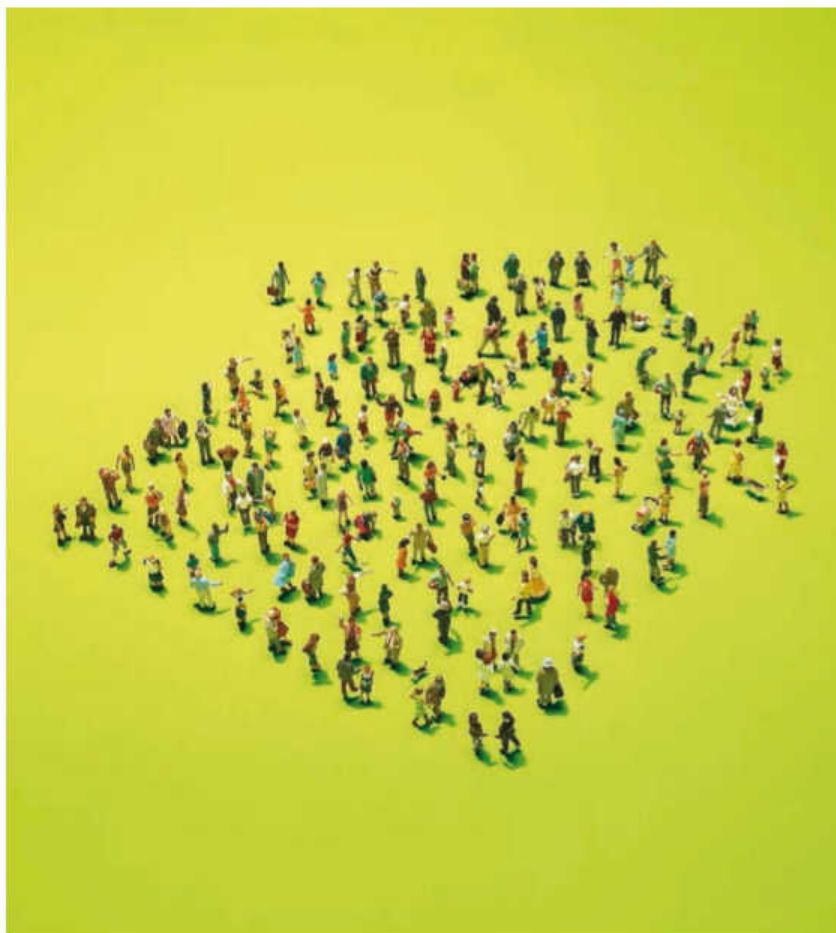
"Millennials are sick and tired of rent increases, so they're getting into the game in larger numbers," says Dowell Myers, a demography and urban planning professor at the University of Southern California. He thinks the Federal Reserve's December 2015 interest rate increase, the first in almost a decade, will further motivate fence-sitters to enter the market.

So what are millennials looking for in their next place to live? According to our survey, proximity to family and friends topped the list of features, though short

commutes and walkability also popped up.

Another developing trend in real estate: the rise of the single household. In 1985, single women accounted for just 10 percent of buyers. By 2005, during the last housing boom, that figure reached 21 percent for women; single men accounted for 9 percent of buyers. Many singles also want walkable communities and easy-to-maintain homes, according to real estate professionals. The expectation is that by 2025 there will be as many single-person households in the U.S. as there are homes with families.

As for specific housing preferences, the cohort also known as Gen Y doesn't always equal Gen DIY. "It has to be move-in ready," says JP Endres, a real estate professional based in Westchester County, N.Y. "They'll personalize the home in small ways, for example with paint, but my millennial buyers don't want to have to renovate or do a lot of work."



MANY GENERATIONS, ONE ROOF

HISPANICS ARE another huge—and growing—force in U.S. housing. So much so that the Urban Institute, an economic and social research group based in Washington, D.C., estimates that they will account for about 55 percent of new homeowners this decade. Those who already own homes are making their preference felt. “It is common for Hispanics to buy houses with an eye toward integrating their parents,” says Nora Diaz Bretherton, co-founder of Casa Latina, a home and lifestyle website.

For many homeowners and their relatives, multigenerational living has become an economic necessity. Consider this: The 36.4 percent of women ages 18 to 34 who lived with their parents in 2014 was the highest level since 1940. Even more adult men (42.8 percent) lived at home in 2014. It’s no wonder that 13 percent of home purchases last year were by multigenerational households.

Then there are the baby boomers, who have helped transform housing at every turn, starting with the post-World War II suburbanization to house them and their parents. Boomers now head up 40 percent of U.S. households and control 54 percent of total household wealth. But what comes next for them? A 2015 survey by the Demand Institute, a non-profit organization operated by Nielsen and The Conference Board, found that almost two-thirds of boomers plan to stay put, often in the same suburban homes where they raised families. That has led to an uptick in aging-related remodeling—for example, replacing the once-coveted whirlpool tub with an accessible walk-in shower. According to an earlier Demand Institute survey, 39 percent of boomers plan major home improvements.

Though the composition of America’s 134 million (and counting) households has never been more varied—some experts are calling it the “next America”—many of the new rules that govern it are universal. In the pages that follow, we show you how to leverage those rules to maximize your investment, whether you’re jumping into the market or making long-term improvements to the home you have. ■

HELP FOR LOWER-INCOME BORROWERS

THE FEDERAL government has made borrowing money easier for homebuyers with less traditional housing situations and lower incomes while making it more difficult for buyers with burdensome student loan and other debt to borrow money. The changes are intended to reflect the realities today’s new borrowers face.

In December Fannie Mae, the quasi-government mortgage finance giant, launched HomeReady, a new mortgage designed for low- to moderate-income borrowers with nontraditional sources of income. For example, HomeReady lets applicants report rent from a roommate or tenant as income.

Borrowers can now count money provided by parents as income. Down payment money that doesn’t come from a gift generally must be reflected in the borrower’s two most recent account statements.

Among the requirements: The property must be in a lower-income neighborhood, or in some locations the borrower’s income must be no higher than the area median income (AMI). In other locations, the borrower’s income can’t exceed 80 percent of AMI. Fannie Mae says its fees for the loan are likely to be the same or possibly lower than market rates, though a lender might charge interest slightly higher than market rates to account

for the lending risk.

Meanwhile, the Federal Housing Administration, a major insurer of mortgages to lower-income buyers, has tightened loan standards for its popular FHA-insured mortgage. Among the new rules: Two percent of a borrower’s deferred student debt—loans that are currently not in repayment—must be included in her debt-to-income ratio (DTI), an important figure used to judge mortgage applicants. Lenders usually want borrowers’ debt, including education, auto, home, and other, to be no more than 43 percent of gross income. The rule is intended to ensure that a homeowner can afford mortgage payments once the student debt is no longer deferred.

What it Means

Take a mortgage-seeker earning, say, \$40,000 per year, or \$3,333 monthly. With a debt-to-income ratio of 43 percent, that borrower could afford \$1,433 per month in total debt payments. Under the new rules, if the mortgage applicant also had a student-debt load after college of say, \$27,000, she’d have to subtract 2 percent of that amount, or \$540, from that \$1,433 per month. That would leave \$893 per month to cover all debt payments, including the mortgage. On the other hand, the FHA has reduced the premium it charges on the mortgage insurance it provides—a boon to borrowers.

Dean Wegner, sales manager for Academy Mortgage in Scottsdale, Ariz., says the FHA loan is useful for those recovering from financial straits. “A key advantage is the waiting periods after a significant credit event,” he says. For example, the FHA will consider insuring a borrower three years after a short sale; in contrast, that borrower might have to wait up to four years for a HomeReady mortgage.

Wegner advises his first-time borrowers to buff up their credit scores, which are based on credit histories, before seeking a loan of any kind. A credit score of 680 will get you a decent mortgage rate, but for the best mortgage rate you’ll need 740 or better.

To raise your credit score, pay bills on time and keep low balances on credit cards. Regularly check credit reports from the three credit-reporting bureaus—Equifax, Experian, and TransUnion. Get errors corrected. Don’t pay a service to actively monitor your reports; order a free report from one of the three companies every four months at annualcreditreport.com.

The FICO score is the one to get; it’s usually closest to what your lender will use to judge you. Your bank and/or credit card company may provide it free. (Consumers Union, the advocacy arm of Consumer Reports, is pushing for free FICO scores for all. For more information, go to ConsumersUnion.org.)

8 WAYS TO BOOST YOUR HOME'S VALUE

Follow these rules to increase your selling price by 35%

WHEN ALEC AND JENNIFER HARMES spent \$264,900 for their first home in 2011—a 1,500-square-foot ranch fixer-upper in Austin, Texas—they assumed they would be living there for many years. So the couple, millennials in their early 30s, embarked on a series of improvements to make it suit their tastes and needs. They refinished the kitchen cabinets, and installed new stainless-steel appliances and LED lighting. New engineered wood floors replaced the mishmash of linoleum tiles and musty, high-maintenance carpeting.

Outside, they removed the asbestos siding and installed durable, no-paint fiber cement. They also used that moment to rewrap the house in rigid insulation, improving its overall energy efficiency. Though the Harmeses saved big by doing most of the work themselves (he works in construction management, she oversaw design), the total investment was close to \$65,000. They were even planning to build a separate mother-in-law apartment on the property to help lure family to Austin. But their folks didn't want to relocate, so they made the tough decision to move back to Florida to be close to them. "If we could have picked up that house and brought it with us, we would have," Jennifer says.

Lorella Martin of Redfin, an online real estate brokerage, was the Harmeses' listing agent; she set the asking price at \$450,000. The first open house was like

a feeding frenzy, attracting many young professionals eager to move into the popular Austin neighborhood, she says. And it wasn't hard to figure out why. "When a home is move-in ready and buyers know they can be cooking in the kitchen from day one and entertaining in the backyard that very weekend, you know you've got a winner," she says.

The house sold for \$472,000.

Granted, some of the roughly \$200,000 increase in value had to do with the Austin market's 20 percent appreciation in the Harmeses' 3½ years of stewardship. But it's also a testament to the couple's savvy instincts about what today's buyers are looking for, especially now that millennials, 75 million strong, have become the leading cohort of buyers, purchasing 32 percent of homes in 2014.

So let the following renovation rules, driven by shifts in the current housing market and informed by Consumer Reports' nationally representative survey of 1,573 millennials, inform your decisions on improving your home and its value.

RULE NO. 1 THE KITCHEN IS STILL KING

BUYERS OF ALL KINDS have long focused on the kitchen, but it holds particular sway over the newest wave of first-time

homeowners. A "modern/updated kitchen" topped the list of ideal home features in our survey of millennials, registering as most important to more than a third of respondents. If you plan to sell, don't rip your kitchen down to the studs; a smaller investment can have serious impact. For as little as \$5,000, you should be able to add a new suite of appliances, as well as a new countertop and flooring, resulting in a fresh, coordinated look. Applying a fresh coat of paint to the walls or cabinets, and updating the hardware, can also breath new life into the space.

VALUE-ADDED BUZZWORDS

Stainless steel. Though it has been around for decades, this appliance finish conveys clean, contemporary design, so it will signal "updated" in the mind of the buyer. For the latest spin on stainless, look for new versions of black stainless steel from KitchenAid, LG, and Samsung, each with a softer, less reflective finish but the same cachet as the original.

Quartz countertops. Engineered from stone chips, resins, and pigments, quartz has started to challenge granite and marble as the go-to material in higher-end kitchens. It shrugged off heat, scratches, cuts, and stains in our tests, and it requires none of the upkeep of comparably priced natural stones. Expect to spend \$40 to \$100 per square foot, installed.

► *Potential bump in sale price:*
3 to 7 percent.



RULE NO. 2 MAKE FLOOR PLANS WORK HARDER

BIGGER ISN'T NECESSARILY better in today's market, but strategically increasing the amount of living space in a home is sure to add value. An "open floor plan with flexible living space" was second only to an updated kitchen on millennials' list of most desired features.

Finishing a basement is the most common way to add usable square footage to a home. Most homeowners spend between about \$10,000 and roughly \$27,000 converting a basement, depending on the size of the space, according to estimates from HomeAdvisor, a website that connects homeowners with prescreened service professionals. Attic conversions are another option. The average attic remodel in 2014 cost \$50,000.

Many younger buyers will envision the additional living spaces as a dedicated office, especially if they work from home. And at the other end of the spectrum, "a lot of my boomer clients are daytime caretakers for their grandkids," says David Pekel, who owns a remodeling

company in Wauwatosa, Wis. "They want a playroom that they can close the door to after the kids leave, so they're not dealing with toys underfoot."

VALUE-ADDED BUZZWORDS

Flex rooms. Also known as double-duty rooms, you'll see flex rooms advertised as an additional living area that can serve a variety of purposes, from a guest bedroom to a game room to an exercise room to a study room for the kids.

Mother-in-law apartment. These spaces go by many names, including "granny flats," "casitas," and the technical sounding "accessory dwelling unit," or ADU. They can house an additional family member or provide rental income—allowing baby boomers to afford their house once they retire or helping millennials pay the mortgage. More municipalities, particularly in Western cities, are amending zoning laws to allow for ADUs.

Upstairs laundry rooms. Younger buyers in particular say they want a dedicated laundry room, perhaps off the kitchen or even near second-floor bedrooms. Manufacturers are obliging with washer/dryer sets with a matching fit and finish that neatly integrate into the living space.

We like the Maytag Bravos MVWB855DW HE top-loader and Maytag Bravos MEDB855DW electric dryer, \$1,050 each.

► **Potential bump: 4 to 6 percent.**

RULE NO. 3 DON'T LET YOUR HOME BE AN ENERGY HOG

LOWERING YOUR home's energy costs will save you money for as long as you live there and is expected to be a major selling point down the line. Indeed, "energy-efficient" was second only to "safe community" on the list of attributes that would most influence a purchase decision, according to a 2015 survey by the National Association of Home Builders.

Older homeowners who have felt the sting of escalating energy costs tend to be driving the interest. But there are some early adopters among younger buyers, too, especially in regions of the country with more extreme weather. "My millennial buyers usually ask for two years' worth of utility payments," says Joe Rivellino, a real estate professional in the Buffalo, N.Y., area. "They want to know the R-Value on the insulation and whether the windows have low-E coatings," he says, referring to two important efficiency measures.

And don't forget about water heating, which accounts for 16 percent of energy costs in the typical home. Spending \$1,800 to \$2,400 on a new unit is another way to impress efficiency-minded buyers.

VALUE-ADDED BUZZWORDS

High-efficiency windows. Energy Star certified windows can lower your home's energy bills by 7 to 15 percent.

That will be a selling point with buyers, though replacing every window in a home costs anywhere from \$8,000 to \$24,000, so you probably won't recoup the entire investment if you plan to sell right away.

LED lights. Some listings emphasize their "green" credentials by mentioning the presence of LED lighting. Choose the Feit Electric 60 Watt Replacement 9.5W LED, a \$7 bulb that delivers superb light quality and has a 23-year life expectancy.

► **Potential bump: 1 to 3 percent.**

RULE NO. 4 KEEP IT SIMPLE AND STRESS-FREE

STAIN-PRONE stone countertops, grime-collecting ornate cabinets, and dust-catching wall-to-wall carpet used to be symbols of luxury, but today's homebuyers are more likely to equate them with extra work. "We call it stress-free living," says Miguel Berger, a real estate professional in Albany, N.Y. "The younger generation in particular would much rather spend their time entertaining at home than fussing over it." It's safe to assume boomers feel the same.

Beyond a home's cosmetic finishes, it's important to keep the major mechanical systems in working order. Many first-time buyers will have used up much of their savings on the down payment, so they want to know that the heating system, plumbing, and electricity have been recently updated. Central air conditioning is also in demand because it eliminates the need to switch window units in and out. HomeAdvisor puts the average cost nationwide at just more than \$5,000.

VALUE-ADDED BUZZWORDS

Updated systems. In addition to including the age of the system, it helps if you can also point to its reliability. For example, Consumer Reports surveys have found American Standard and Trane to be among the least repair-prone manufacturers of gas furnaces.

New roof. This will help assuage fears of water damage, ice dams, squirrel infestation, and other home disasters that can result from an old, shoddy roof. For a typical 2,300-square-foot house, you might be able to put on a new asphalt shingle roof for as little as \$6,000.

Hardwood floors. More carpets are being replaced with long-wearing hardwood flooring with a durable factory finish. Engineered wood flooring, which uses a thin veneer of real wood or bamboo over structural plywood, tends not to wear as well as the solid stuff, though it has the same look and tends to cost less, making it a good choice if you plan to sell soon.

► **Potential bump: 3 to 5 percent.**

RULE NO. 5 BUILD A HOME FOR 'THE AGES'

BY 2040, there are expected to be almost 80 million seniors accounting for 21 percent of the population. The existing housing stock isn't equipped to safely accommodate that many older people—too many steep staircases, narrow walker-unfriendly doorways, and slippery step-in bathtubs and showers. Forward-thinking homeowners are making necessary improvements to their home now—and those changes will benefit people of all ages, not just seniors. According to a 2015 survey by HomeAdvisor, 56 percent of homeowners who hired a pro for aging-related projects were younger than 65, and 10 percent were younger than 50.

VALUE-ADDED BUZZWORDS

Walk-in shower. "People in the 50-plus age range don't want to step over the tub to take a shower," Pekel says. Curbless showers eliminate the threshold between the shower and surrounding bathroom, making them wheelchair accessible,

not to mention sleek and streamlined. **Master-on-main.** A floor plan in which the master bedroom is on the first floor reduces the need to climb stairs. "It's probably the most desired feature among boomers," says JP Endres, a real estate professional based in Westchester county, north of New York City. Creating a truly functional master-on-main suite usually involves a multiroom renovation, which can cost upward of \$35,000. **Comfort-height toilets.** These toilets are a few inches taller, which makes getting on and off easier. Most top flushers in our tests are comfort height, including the Glacier Bay N2428E two-piece toilet, which sells at Home Depot for \$100.

► **Potential bump: 1 to 2 percent.**

RULE NO. 6 PAINT IS STILL A POTENT UPGRADE

PAINT KEEPS YOUR HOME looking its best while also defending its surfaces from wear, tear, and the elements. If you're getting ready to sell, don't blow thousands having every square inch



repainted. Instead, focus on high-traffic areas, including the kitchen and bathrooms. “Your home has to look better on the day of the open house than it’s ever looked before,” says Steve Clark, a real estate professional in Los Angeles. “If the back door is covered in scratch marks from the dog, you have to fix that.” Do the job yourself for about \$100 in material costs or pay a professional \$1,000 or so, which should cover multiple rooms.

VALUE-ADDED BUZZWORDS

Neutral color scheme. Whites and off-whites remain the top-selling interior colors and will appeal to most homebuyers, allowing them to envision the space as their own. Neutrals appeal to all generations of buyers, according to Jule Eller, trend and style director at Lowe’s.

High-quality paints. Home Depot’s Behr Marquee, \$43 per gallon, is our top-rated interior paint. For outdoor projects, Behr Premium Plus Ultra Exterior, \$39 per gallon, and Clark+Kensington Exterior from Ace Hardware, \$35 per gallon, offered the best protection.

► **Potential bump: 1 to 2 percent.**

RULE NO. 7 REMEMBER THE GREAT OUTDOORS

YOUR HOME’S PROPERTY is another opportunity to expand its living space. Adding a deck or patio, with room for seating and a built-in or freestanding grill, is a way to create a defined space for outdoor living on a large or small scale.

But remember the rule of low upkeep, especially if your future buyer is likely to be a millennial. “They love outdoor spaces, but whereas prior generations might have gone for the pool, Gen Yers recognize the maintenance costs associated with it,” Berger says. “They’d much rather see an outdoor fire pit surrounded by a simple seating arrangement.” Don’t go for overly lush landscapes, especially in drought-stricken regions with high water costs.

VALUE-ADDED BUZZWORDS

Curb appeal. Trimming overgrown

THE HUGE TRUTH ABOUT TINY HOMES

THE TINY-HOUSE movement has been enjoying its media “close-up,” even getting an HGTV show, “Tiny House Hunters,” dedicated to those seeking living spaces no bigger than a school bus. But the truth is that newly built single-family houses are still getting bigger. In fact, we hit another record high for overall size in 2014—reaching a national average of 2,657 square feet. Of the 620,000 newly constructed single-family homes in 2014, only 48,000, or about 8 percent, were smaller than 1,400 square feet. Meanwhile, about 10 percent were 4,000 square feet or more. “The tiny-house movement is pretty tiny,” says Lawrence Yun, chief economist for the National Association of Realtors, adding that homes smaller than 1,000 square feet made up less than 1 percent of U.S. sales from 2010 through 2015. “People might seek smaller units for affordability or environmental benefit, but they quickly realize that, in terms of comfort, it’s not a permanent solution.”

shrubs and making minor repairs to the façade, including painting the front door, can deliver quick results. Replacing worn-out siding is a major undertaking, costing \$12,000 on average, but it can give your home a complete facelift.

Water-smart yard. Replacing a section of turfgrass with native ground covers or pea gravel will reduce the maintenance costs while adding visual interest.

► **Potential bump: 3 to 5 percent.**

RULE NO. 8 MAKE SURE YOUR NEW TECHNOLOGY IS ACTUALLY SMART

HIGH-TECH FEATURES offer notoriously bad returns on investment because technologies tend to evolve quickly. “One of the biggest losers in recent years is the fully wired audiovisual system,” says Duo Dickinson, an architect based in the New Haven, Conn., area. “They’ve probably lost 80 percent of their value since everything went wireless.”

But certain smart devices add value and interest, including programmable thermostats. “I’ll often install a Nest thermostat in a home that doesn’t have one because it creates the impression that this is a high-tech home,” Berger says.

We’re seeing the same benefit with a range of products, such as lights, door locks, and security systems. Those smart features have broad appeal with millennials, “who grew up on smartphones, so they’re used to being able to control things at their fingertips,” Endres says. “And they’ll pay 3 to 5 percent more for a home with the right amenities.”

VALUE-ADDED BUZZWORDS

Programmable thermostat. The Nest is widely recognized, but the Honeywell RTH9590WF, \$300, proved easier to use in our tests. Both models can be controlled from a smartphone or computer.

Whole-house generator. Power failures are a reality for more homeowners. Stationary generators can usually power the entire property. A professionally installed unit can range from \$7,000 to \$15,000, according to Porch, a website connecting consumers with home service pros. The Generac 6241, \$3,500, excluding installation, is a top pick.

► **Potential bump: 3 to 5 percent. ■**



LEARN

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HELP FOR FIRST-TIMERS

Employ these strategies to jump over the down payment hurdle



MORE THAN ONE-THIRD of respondents in Consumer Reports' national homeownership survey of more than 1,500 millennials said they didn't own a home because they hadn't saved enough for a down payment. They might be surprised to learn that since late 2014, Fannie Mae and Freddie Mac, the quasi-government entities that underwrite at least half of the country's mortgages, have offered mortgages that require just 3 percent down, a reduction from the 5 percent down required for standard mortgages.

But a small down payment has its drawbacks. Until your home equity reaches 20 percent, you'll need to pay mortgage insurance—an annual cost of usually 0.5 to 1 percent of the loan's value, paid monthly—which compensates the lender if you default. You'll also face larger monthly payments. And a large down payment has an edge with sellers because they perceive the mortgage as more likely to be approved.

An obvious tactic is to generate more income with a second job or part-time business and dedicate as much as possible to your down payment. But reaching your loan goal may require additional strategies and sources.

1. FIND A NO-INTEREST LOAN. States, counties, and even municipalities offer low- or no-interest loans—essentially second mortgages—that can be used toward down payment and closing costs. The assistance could even be a grant that doesn't need repayment. Those programs are often a municipal strategy to make sure educators, first responders, health care workers, and those in other valued professions can afford to live in the community, or to encourage purchases in certain geographic areas. Search to see whether you're eligible at downpaymentresource.com, which aggregates from about 2,400 programs nationwide. Rob Chrane, the site's founder, says the loan amount most frequently found on the site is \$10,000; each program has its own eligibility terms. In early January we looked for programs in Union County, N.J., not earmarked for specific professions. We found six for a

IF YOU HAVE the resources to help a son or daughter buy a home, you might consider lending all or part of a mortgage, or the down payment. Intrafamily loans, as they are called, can benefit both sides financially. If you loaned your child money at, say, 3.5 percent, you'd get a return exceeding the 2.25 percent that a diversified bond portfolio currently yields. Your child would get an interest rate lower than the national average of around 4 percent that banks are now offering for 30-year fixed mortgages.

What's more, such loans usually don't have loan-origination fees, points, mortgage insurance, or other, onerous lender costs. And families can arrange for flexible repayment schedules. Just be aware that the deals must be crafted carefully to avoid IRS scrutiny—and family acrimony.

Mind the Taxes

You'll need to ensure that any loan higher than \$14,000 is not construed as a gift, subject to the hefty federal gift tax of up to 40 percent. So set the interest rate at least as high as the IRS monthly Applicable Federal Rate (AFR), currently about 2.5 percent for long-term loans. You can find the AFR

household of four with an annual income of \$100,000; at \$101,000 there were just two eligible programs.

2. AUTOMATE SAVINGS. Have your tax refund direct-deposited to a down payment fund. Direct deposit a portion of your paycheck, too. Use the Digit app (at digit.co), which analyzes income and spending patterns, and periodically sweeps a few dollars you won't miss into an FDIC-insured online Digit account. You can later move the money to an online or virtual bank to earn more interest.

3. TAP FAMILY MEMBERS. Those capable of such generosity can give up to \$14,000 to an unlimited number of people each year and still face no federal gift tax.

easily at the website of National Family Mortgage, a service that helps create intrafamily loans. Second, have an attorney draft a detailed promissory note and record it properly under state and local laws. That way, your child can claim a mortgage interest deduction. You will have to claim the interest portion of the mortgage payments paid to you as income on your tax returns.

Avoid a Family Flare-Up

Before you draft the paperwork, make sure all interested parties communicate fully, stresses ReKeithen Miller,

a Certified Financial Planner at Palisades Hudson Financial Group in Atlanta. A common scenario he has seen is when a parent discusses the loan terms with an offspring yet fails to include his or her spouse in the conversation. Then when the informed parent dies, the adult child insists that the deceased parent forgave the loan. "Now mom has to decide if her child is telling the truth," Miller warns. He suggests using caution with such arrangements. "I generally advise clients that they probably shouldn't loan any amount of money they can't stand to lose," he says.

For example, parents could each give a son and daughter-in-law \$14,000; that's \$28,000 per person, or \$56,000 total. Parents or grandparents with means also could withdraw \$10,000 penalty-free from their IRAs to fund qualified costs related to a first home, including closing, finance, and settlement costs; each member of a couple could receive \$10,000. But unless the giver is close to retirement and won't need the money, it's better to leave it invested and growing.

4. CROWDFUND. Of the more than 600 appeals for help with down payments we viewed recently on the free crowdfunding site GoFundMe, the most remunerative requests involved a family facing hard times

SHOULD PARENTS PLAY MORTGAGE BANKER?

Learn the benefits and pitfalls of lending to your children

BE THE BEST BUYER—OR SELLER—YOU CAN BE

Follow these steps to save the most money and get the best deal

BUYING OR SELLING a home for the first time is like learning to play chess. There are terms to master, skills to learn, strategies to grasp, competitors to outmaneuver. These tips can help you capitalize on strengths and play down weaknesses:

BUYERS EDGE OUT THE COMPETITION

Establish a price range.

Use Redfin's home-affordability calculator (redfin.com/how-much-house-can-i-afford). It considers not only your income and down payment but also total recurring monthly payments such as car payments, student loans, and credit card minimum payments.

Clean up your credit.

If your credit reports are accurate, your home-buying process is likely to go more smoothly. (For more information, see "Help for Lower-Income Borrowers," on page 29.)

Get preapproved. Usually, that means a mortgage lender has checked your credit reports and determined how much it could lend you. It's one step better than prequalification, in which a lender just gives you an idea of what you can afford. Lenders use different terminology, though, so make sure you ask for clarification. For instance, EverBank, based in Jacksonville, Fla., uses the term "preapproval" for what other banks

define as prequalification. And what most banks call a "preapproval," EverBank terms a "credit only approval."

Sweeten the deal.

Cash offers or large down payments get attention in a competitive bidding situation. But other considerations, such as flexibility with the closing date and shorter inspection periods, can sway sellers.

Shop for mortgages.

Online sites such as Bankrate and HSH make it easy to find a variety of lenders. Investigate several. Find local credit unions at culookup.com. New standardized loan estimates mandated by the Consumer Financial Protection Bureau should make it easy to compare terms. For more about them, and about mortgage shopping, go to consumerfinance.gov/mortgage

SELLERS PUT YOUR BEST SQUARE FOOTAGE FORWARD

Get the best deal from your broker.

The traditional 5 to 6 percent sales commission isn't carved in stone. Our 2015 survey of real estate brokers found that 63 percent negotiated their fees at least half the time. Almost half of agents charged 4 percent or less. An agent may be more amenable if you've sent him or her referrals, or have done some legwork, says Lee Williams, an agent with Level Group, a New York City residential brokerage firm. That might involve obtaining

property surveys, original floor plans, or tax records.

Fix the big things.

Prior to listing your home, get inspections for roof damage, termites, and other hidden concerns, says Aaron Drucker, a Redfin Realtor based in Miami. Make sure certificates of occupancy are in order.

Declutter, depersonalize. Remove family mementos from the main living areas. Clear surfaces of daily detritus. Clean out closets, too. "Overstuffed closets, no matter how large, give the impression of a lack of storage," says Christine Lutz, director of residential brokerage for Kinzie Brokerage, based in Chicago. Taking those simple, cost-free steps could add 3 percent to a home's value, according to Bree Al-Rashid, a managing broker for Redfin in Seattle. For an edge, hire a home stager. Prices vary, but a 2-hour consultation can cost about \$300.

Post lots of images.

A survey last year by Zillow found that listings with fewer than nine photos were 20 percent less likely to sell within 60 days than those with 22 to 27 photos. More than that, the study found, didn't help much.

Get squeaky clean.

Shampoo rugs, change burnt-out lightbulbs, replace broken switch plates and outlets, and exorcise pet odors, recommends Ann Ferguson, a New York City broker with Klara Madlin Real Estate.

or a catastrophe. But one relatively successful appeal that didn't focus on tragedy was "Need closing \$\$ for baby's new home," by a mother in Euclid, Ohio. She posted an engaging selfie in front of her modest dream house and wrote about working two jobs, bargaining with the seller, and exhausting her savings. In four months she raised \$510 of her \$1,100 goal.

5. WITHDRAW ROTH SAVINGS. If you must use retirement savings, withdraw funds first from a Roth IRA. As with gifts from relatives, first-time home buyers can withdraw up to \$10,000 from their own Roth or traditional IRAs without penalty for qualified home-buying costs. But such withdrawals from a Roth that has been in place for five years or longer aren't subject to federal income tax.

6. BORROW FROM YOUR 401(K). The IRS says certain 401(k) plans can let participants borrow \$50,000 or up to half of savings—whichever is smaller—from the vested portion of their accounts. Home buyers can stretch out that loan to as long as 30 years. Pluses: A 401(k) loan doesn't count toward your debt-to-income ratio because it's secured, usually by your account balance, and you pay the interest to yourself, not a bank. Your 401(k) loan won't be reflected on credit reports.

But the gambit has risks, and costs. Repayment must be made with post-tax dollars. At retirement, you'll pay ordinary income tax on distributions, including what you borrowed and repaid. So you'll be taxed twice on the borrowed sum.

Remember that your borrowings won't grow along with the rest of your 401(k). The long-term cost of not having that money invested—known as the opportunity cost—can be significant. For instance, a 35-year-old paying back \$30,000 over 15 years would have \$70,538 less in his 401(k) at age 70 than if he hadn't borrowed, estimates Michael Chadwick, a financial adviser in Unionville and Torrington, Conn., and Manlius, N.Y. He calculated the historical return of a balanced portfolio of 8 percent, at a 15 percent marginal income tax bracket and a 4 percent interest rate on the loan paid back to oneself. ■

GO HOUSE HUNTING, VIRTUALLY

Check out our guide to real estate websites to know what works and what to be wary of

REAL-ESTATE WEBSITES and their mobile siblings are indispensable tools, whether you're a serious homebuyer, you're thinking of selling, or you're just curious about what your neighbors pay in taxes. You can get a sense of how much your home is worth, and arrange for regular updates when properties in communities of your choosing are listed or have a price change.

Three of the sites we've researched here—Realtor.com, Trulia, and Zillow—are portals; they get their information from regional multiple-listing services (MLSs), databases of properties shared by agents and brokers. (Since February 2015, Trulia has been owned by Zillow's parent company.) A fourth

service, Redfin, is not a portal, though you can use it like one to list, search for, and view properties. It works as a real-estate brokerage. If you list with Redfin, your property is posted on MLSs and shared by the portals.

All four sites provide the same baseline property information. They allow you to filter searches in a community by price range, and number of bedrooms and baths. You can save and share a listing, and arrange for regular updates on particular searches.

All of the services are free. Because not all MLSs participate with any one site, none of the sites provides a complete picture of what's currently on the market. So we recommend that you try them all. But because

time is valuable, here we've pointed out unique and potentially useful features—and drawbacks—for each site.

One tip: Exercise skepticism when using price-valuation tools. Redfin, Trulia, and Zillow can value your home when you type in your address. But we found that the estimates can vary wildly and may not be a reliable prediction of what you'd get if you sold. In a study, Zillow researchers compared selling prices of homes on its database with their original estimates. A third of homes sold at a price within 5 percent of their "Zestimates," indicating a very accurate valuation; most were further from the mark. For more accuracy, ask a real estate agent for a free, comparative market analysis.

realtor.com

realtor.com

COVERAGE Every state and D.C. **APP FOR** iPhone, iPad, and iPod Touch (iOS 8.0 or higher); Android (versions vary by device). Realtor Express app is available for iOS 9. **UPDATES DATA** 90 percent of listings are updated every 15 minutes; the rest are updated daily. **UNIQUE FEATURES** Sponsored by the National Association of Realtors. Users have access to almost 800 MLSs nationwide. The website's "Request Renovation Report" feature provides home-renovation information gleaned from public records. A new mobile app for iOS 9 has a 3D "flyover" feature for certain areas.

WHAT WE LIKED You can easily check property records for every house on a street. Property pages prominently list upcoming open houses. Local market data is clear and useful. Realtor.com's mobile app lets you use your fingertip to outline the area you want to focus on and search for homes by school district.

NEGATIVES Online home search tool was not as robust as those of Redfin and Trulia. For example, it has no for-sale-by-owner listings. A representative told us that a few features would be added in early 2016, including the age of the home, search in nearby cities, additional features such as swimming pools and waterfront properties, and the ability to hide certain kinds of listings, such as pending listings.

REDFIN

redfin.com

COVERAGE 75 metropolitan areas. Not in AL, AK, CT, DE, IA, ID, KS, MS, ND, SD, WV, or WY; in MN only in Minneapolis-St. Paul.

APP FOR iPhone and iPod Touch (iOS 7.0 or higher); Android (4.1 or higher).

UPDATES DATA Every 15 to 30 minutes.

UNIQUE FEATURES Home shoppers who want to view a home in person are connected with a salaried Redfin buyer's agent. If you buy with the agent, Redfin pays you a rebate based on the home price and your responses to a satisfaction survey. If you use Redfin, your total cost is a 4 to 4.5 percent commission, a discount from the 5 or 6 percent traditional in many places. "Last Call" option informs you when competing buyers weigh in with bids so that you can counter. In markets it serves, it offers free homebuying classes.

WHAT WE LIKED Home search tool is fairly robust; among other features, you can specify fixer-uppers, waterfront homes, and homes with views. If a house you covet is not for sale, type its address and "favorite" it; Redfin will send an alert if it gets listed. With "Price Whisperer," a potential seller can upload his home's photos and set a potential selling price with a Redfin agent; the agent then polls up to 250 buyers in the area, asking whether they would buy at that price, and reports the results.

NEGATIVES Even within states where it operates, Redfin doesn't participate in every MLS.

trulia

trulia.com

COVERAGE More than 350 MLSs nationwide.

APP FOR iPhone, iPad, and iPod Touch (iOS 8 or later; optimized for all iPhone 6 devices); Apple Watch; Android and Android Wear watch (versions vary by device).

UPDATES DATA Every 15 minutes.

UNIQUE FEATURES Focuses on an area's lifestyle factors, including proximity of particular stores, restaurants, and cafes, as well as crime statistics. You can set a commute time by auto or public transportation to a specific location; the search tool identifies properties with commute times that fit those parameters. When you're on the move, you can use the Apple and Android apps to identify nearby open houses that are in progress or about to start.

WHAT WE LIKED A "walk score" assesses how easy it is to do errands on foot from the home. The site offers deep demographic data, such as where single people in the area live or the prevalence of college-educated residents around a given property. You can limit your search to a particular school district.

NEGATIVES Trulia won't provide a home-value estimate until you agree to have your contact information sent to a real-estate agent.

Zillow

zillow.com

COVERAGE More than 350 MLSs nationwide.

APP FOR iPhone, iPad, and iPod Touch (7.0 or higher); Apple Watch; Android and Android Wear watch (versions vary by device).

UPDATES DATA Every 15 minutes.

UNIQUE FEATURES Provides deep analytics and data on individual properties and municipalities, including historical trends. Zillow's Home Value Forecast, for instance, crunches local properties' Zestimates to project whether local prices will rise, fall, or flatten. Provides a nationwide real estate agent directory that shows how many recent deals each agent has done, as well as customer reviews.

WHAT WE LIKED A "Price This Home" feature lets potential sellers claim their property on Zillow and select their own "comps"—nearby properties that have recently sold—to create their own private price estimate that's not published on the site. That way, they can take into account local features that the Zestimate algorithm might not have taken into consideration. "Walk score" similar to Trulia's assesses how easy it is to do errands on foot from the home. **NEGATIVES** Online search tool not as robust as those of Trulia or Redfin.



UNDER THE PL



PLASTIC WRAP

*What's really in
supermarket prepared
meals? Are they
healthy or fresh, a good
deal or a money trap?
We shopped the
counters and reveal some
unsavory truths.*

BARBECUED PULLED PORK with garlicky greens. Spicy tuna rolls with avocado. Artichoke asiago rice croquettes. Are they menu choices at a white-tablecloth restaurant?

These days, you're just as likely to find dishes like those at your local supermarket. According to a survey of almost 63,000 Consumer Reports subscribers, more than half buy meals at the fresh prepared-food counter of the grocery store. In fact, the meals have become almost a \$29 billion-a-year business, growing twice as fast as overall grocery store sales.

Wendy Rose, 53, is one such consumer. She works full-time as a program manager for a nonprofit, and depends on prepared foods—such as adobo chicken and kale, cranberry, and pecan salad—from Whole Foods and Union Market to help get dinner on the table for her family of three in Brooklyn, N.Y. A few times a week, she or her husband pick up part of their meal from the prepared-food counter to supplement what they make themselves. So mini meatloaves are paired with their own mashed potatoes and green beans. “We all want to be sitting down at the table together,” she says. “Anything that’s going to help that happen is a winner.”

Convenience may have fueled this trend, but what’s keeping it going is a desire for meals we think are healthier than traditional takeout or dinners from the frozen-food aisle. “Consumers want the time savings they could get from a fast-food restaurant, but fresher, healthier meal options and more customized choices,” says Karen Buch, R.D.N., L.D.N., a consultant to the food industry who spent a dozen years as a supermarket dietitian.

Consumer Reports wanted to find out whether this burgeoning breed of convenience food is actually fresh and healthful. Our nutrition experts and secret shoppers scanned the prepared-food cases at six major supermarket chains in the Northeast. They made several visits over four weeks last spring to see which

dishes were offered regularly. With that information in hand, we chose 24 entrées and side dishes that were a mix of such basics as rotisserie chicken or mashed potatoes; upscale dishes, such as Parmesan-crusted tilapia, and healthier-sounding fare, such as edamame-cranberry salad.

Then shoppers went to at least three locations of each chain, where they bought the selected dishes and asked counter personnel questions about where the food was prepared and whether nutritional information was available. All three samples of each dish were analyzed in a laboratory for calories, fat, saturated fat, sodium, and—for foods expected to contain it—fiber. (“Nutrition by the Numbers” on page 46 lists the average values.)

Our testing and analysis revealed some surprising findings that smart food consumers need to know.

1 ‘Freshly Made’ Doesn’t Always Mean Fresh Ingredients

NOT ALL STORES promise that the dishes they sell are fresh and not processed. But that’s certainly the implication; by going to a bustling counter with chef-like personnel, you might think you’re getting a meal that’s something close to homemade in the traditional sense of the word.

But you’d be wrong to assume that there are always cooks in the back peeling and mashing potatoes or dipping chicken cutlets into egg and breadcrumbs. In fact, only about half of the dishes we purchased for our tests were made on the premises, according to the store clerks who were quizzed by our secret shoppers.

None of the supermarkets we went to made every prepared dish they sold in-house. What’s more, our investigation revealed that some dishes weren’t even prepared in the same ZIP code as the store. “In-store preparation”—a kitchen

in every location—carries high costs. As a result, those stores that make dishes on-site charge accordingly.

So where does most of the prepared food sold in supermarkets come from? Some chains use centralized kitchens to prepare big batches of ready-to-serve dishes such as soup, then deliver them to stores.

Others “provide meal solutions that consumers perceive to be fresh but in fact have been delivered frozen [to the supermarket] and are reheated in the store ‘kitchen,’” according to a report from the consulting and research firms A.T. Kearney and Technomic.

Neither option produces dishes that are necessarily free of preservatives or other ingredients you’ll find in processed food. The mashed potatoes we bought from two ShopRite locations, for instance, contained sodium benzoate, a preservative, and disodium pyrophosphate to maintain color. Costco’s mac and cheese contained artificial color, and Wegmans’ chicken Parmesan contained wheat gluten.

Sometimes the meals were actually made with packaged processed foods. The creamy sauce that topped the turkey meatloaf at The Fresh Market, for example, wasn’t the supermarket chef’s recipe. The counterperson told our shopper that it was actually a brand of bottled poppyseed salad dressing called Briannas.

Is any of this actually harmful for consumers? Not necessarily. But many people try to minimize the processed foods in their diet, sometimes for health reasons such as a sensitivity to preservatives. And they might assume—not unreasonably—that the dish they bought is made from fresh ingredients. Common allergens like nuts and eggs often have to be disclosed, but federal regulations don’t always mandate that stores provide an ingredients list unless the food has a health claim such as “low fat.”

Most of the stores we went to provided that information. But some lists were missing ingredients. The salad dressing on The Fresh Market’s turkey meatloaf

didn't appear on the ingredients list, nor did the clearly visible avocado in some of the samples of Stop & Shops' spicy tuna roll. Omissions such as those could pose a problem for people with allergies to less common ingredients, or those who avoid certain ingredients because they're high in fat, calories, or sodium, says Amy Keating, R.D., a dietitian at Consumer Reports who oversaw our testing.

In addition to concerns about health, some consumers may simply feel that "fresh" means that a dish was made on the premises. In fact, a group of shoppers in New Jersey brought a class-action lawsuit against three supermarket chains last year, saying that claims that their baked goods were made in-house were misleading because the products were actually delivered to the stores frozen or partially baked, then reheated. The judge dismissed the case because it didn't meet the requirements for a class-action law suit, but it suggests how seriously some consumers take those claims.

2

Pass the Salt, Again and Again and Again

MOST OF THE SODIUM in our diet comes from salt added to processed and restaurant foods. But our testing revealed that there's loads of sodium hiding in the dishes you find in the prepared-foods department, Keating says.

Mini turkey meatloaves from The Fresh Market were mini salt licks: 891 milligrams in 6 ounces. And who would guess that a cup of the chain's delicate lemon orzo was a salt bomb, with 938 milligrams per serving? That's about 40 percent of the daily recommended limit of 2,300 milligrams per day. How about the vegetarian eggplant rollatini (635 milligrams) or spicy tuna rolls (834 milligrams in 6 ounces)?

The health consequences of overdosing

Meals You Don't Make: How Healthy Are They?

Prepared foods are now the rage in supermarkets. But many consumers who don't want to cook still turn to two old standbys: restaurant takeout and frozen dinners. How do those three types of meals stack up nutritionally? Below, we calculated the calorie, fat, and sodium levels for frozen and restaurant dishes that were similar to a few of the prepared foods we tested. (The packaged sizes varied considerably, so we had to make the portions uniform.) And here's the rub: None of the options was predictably more healthful than the others. Most contained too much sodium. That leaves us to conclude that homemade—where you can at least control the salt shaker—is still best.

Meal	Prepared	Frozen	Restaurant
MAC & CHEESE	COSTCO <i>1 cup</i> Calories 275 Fat 14 grams Saturated Fat 9 grams Sodium 374 milligrams	STOUFFER'S <i>1 cup</i> Calories 320 Fat 15 grams Saturated Fat 6 grams Sodium 810 milligrams	PANERA BREAD <i>1 cup</i> Calories 490 Fat 30 grams Saturated Fat 13 grams Sodium 1,020 milligrams
CHICKEN MARSALA WITH POTATOES	SHOPRITE <i>12 ounces</i> Calories 441 Fat 13 grams Saturated Fat 4.5 grams Sodium 972 milligrams	BERTOLLI CLASSIC <i>12 ounces</i> Calories 330 Fat 13 grams Saturated Fat 5 grams Sodium 920 milligrams	OLIVE GARDEN <i>12 ounces</i> Calories 613 Fat 27 grams Saturated Fat 6 grams Sodium 1,206 milligrams
BREADED TILAPIA	WHOLE FOODS <i>6 ounces</i> Calories 389 Fat 19 grams Saturated Fat 3 grams Sodium 612 milligrams	MRS. PAUL'S <i>6 ounces</i> Calories 360 Fat 17 grams Saturated Fat 4 grams Sodium 420 milligrams	RED LOBSTER <i>6 ounces</i> Calories 440 Fat 25 grams Saturated Fat 10 grams Sodium 733 milligrams

on sodium are serious. Too much boosts the risk of high blood pressure, which in turn raises the risk of heart disease and stroke. To get a sense of the amount of sodium in a healthful-sounding entrée, download a nutrition information app such as Calorieking.com, Buch suggests. You won't find data for specific dishes, but the estimates for items like meatloaf or Asian noodles will at least be in the right ballpark, she says.

3 Stores Can Stonewall on Nutritional Information

HERE'S A BIG LOOPHOLE: The Food and Drug Administration requires packaged foods to carry Nutrition Facts labels, but it isn't mandatory for many fresh prepared foods to have those same labels. And that's not likely to change significantly anytime soon, even with some new FDA nutritional-labeling rules set to go into effect at the end of this year.

The new rules will require amusement parks, coffee shops, movie theaters, restaurants, and vending machines with 20 or more locations to post calorie counts for the food they sell and make other nutritional information available upon request. So will grocery stores, but the rules won't apply to all fresh prepared foods there.

The FDA says the information will be required for food intended to be "eaten on the premises, while walking away, or soon after arriving at another location." That covers such items as sandwiches prepackaged or made to order at a deli counter or food you serve yourself at a hot bar or salad bar, but not food sold by weight from behind a counter, says Lauren Kotwicki, an FDA spokeswoman.

"It's confusing," Keating says. "For dishes that are sold at the hot bar or salad bar, the store will have to provide nutrition information. But if you buy the same dish by the pound from the deli

counter, it won't."

Currently, information on calories and other nutrients is hard to come by. Of the six chains we went to, only Wegmans and a dish from one ShopRite location had calorie information printed on packages. Wegmans also had full nutritional information on its website.

But at The Fresh Market and Costco, we were able to obtain nutrition info only by contacting the companies. Aside from a

sample of one dish at ShopRite, the other stores didn't have the nutritional information, although Whole Foods said it planned to by the fall of 2016.

Even more of a concern was that when nutritional information was available from a store, it didn't always match our lab's findings. Some stores provided sodium and fat levels that were lower or higher than what our lab calculated.

The Fresh Market, for example,

The Price of Ready-Made

We calculated the cost of the ingredients and labor required for making these four simple dishes from scratch in our test kitchens. What we learned: To make them at home cost about half the price of the store-bought version—plus about 30 minutes of labor. Only you can decide which trade-off matters most.

Meal	Prepared		Homemade
THE FRESH MARKET LEMON ORZO WITH PINE NUTS <i>per pound</i>	\$6.99	vs.	\$3.43
WHOLE FOODS CRANBERRY COUSCOUS <i>per pound</i>	\$8.99	vs.	\$4.10
SHOPRITE TUSCAN KALE AND CANNELLINI BEAN SALAD <i>per pound</i>	\$7.99	vs.	\$3.19
WEGMANS GARLICKY GREENS <i>per pound</i>	\$7.99	vs.	\$2.76



claimed its turkey meatloaf had 7 grams of fat, but our findings revealed an average of 18 grams per serving.

We also found wide variations in some nutrients in the same dishes from store to store. Our three samples of Shop-Rite's chicken marsala, for example, ranged from 359 milligrams of sodium per 6 ounces to 1,003 milligrams. The amount of fat in the tortellini and sun-dried tomato salad from Stop & Shop was 18 to 29 grams per cup.

4

Don't Underestimate the Power of Portion Control

UNLIKE PACKAGED FOODS, most prepared foods have no suggested serving size. With no guidance—and because you buy those foods either by weight or by the piece—a serving size is pretty much up to you to calculate. Another potential trap: Research has found that big containers of food translate into bigger portions spooned onto plates, says David Just, Ph.D., a professor at Cornell University's Dyson School of Applied Economics and Management.

When we calculated our nutritional numbers, we used 6 ounces as a serving

for main dishes and 1 cup for sides. "Those are reasonable portion sizes," Keating says, "but what you get at the store may be quite different." Even within the same chain, portions sold by the piece can vary from location to location. For instance, one piece of the tilapia with Parmesan crust we bought at a Whole Foods was 5 ounces, but we were served an 11-ounce piece at another branch.

"Most people would look at a 'piece' as a serving," Keating says. "An 11-ounce serving of that fish would come in at 728 calories vs. 307 for a 5-ounce piece." That's why it's important to weigh your food, because if your store does offer nutritional information, you can apply it to the portions you're eating.

Don't want to be bothered with a scale? A deck of cards or the palm of your hand is about the same size as about 3 ounces of fish, meat, or poultry. Imagine a baseball or use your fist to judge what a cup of beans, grains, dried pasta, or vegetables looks like on your plate.

Keep in mind, too, that you're probably going to eat a main dish and a side—or two—and that even foods with moderate calorie counts for reasonable portions can add up when you add them all together. So if you pair 6 ounces of tilapia with 1 cup of Whole Food's asparagus salad, your meal will be 448 calories.

But if you choose the cranberry couscous side instead, the calorie count will jump to 767.

5

The Cost of Convenience Is Steep

YOU MAY NOT WANT to spend your after-work hours julienning vegetables or preparing slow-roasted pork, but the convenience of fresh prepared foods comes at a pretty stiff price. There are some good deals—roisserie chicken was \$1.66 per pound at Costco, for instance. But \$9.99 per pound for asparagus salad at Whole Foods or \$4.99 per pound for mashed potatoes at ShopRite was a bit on the high side. Kristen Gradney, R.D.N., L.D.N., a spokeswoman for the American Academy of Nutrition and Dietetics, suggests spending on items that are the most time- or labor-intensive, such as a rotisserie chicken that can provide more than one meal, but make simpler dishes yourself. As "The Price of Ready-Made" on page 42 shows, our testers found that some fancy-sounding dishes, such as tuscan kale and cannellini bean salad—with correspondingly fancy prices—were relatively easy to make for less than half the cost. ■

FROM OUR EXPERTS

AMY KEATING,
REGISTERED DIETITIAN



1) Buy prepared foods to eat today or soon after. You want them to be as fresh as possible, so plan to store them in the fridge for no more than three or four days, max. (That's true for leftover prepared meals, too.)

2) When shopping, plan to pick up prepared food last so the cold items stay cold and the hot items stay hot. Buy hot food only if you plan to eat it within 2 hours, making sure to keep it at least at 140° F. Otherwise, it's better

to buy food that needs refrigerating, then reheat it to at least 165° F. No food thermometer? Pick one up so you can make sure your food is cooked and served at safe temperatures.

3) The idea is that prepared food is an alternative to cooking at home, so it should contain the kind of ingredients you cook with, such as fresh vegetables and spices, and it shouldn't have a lot of added salt. If something is smothered in gravy or slick with oil, for

example, it's probably not a healthy choice.

4) You can stretch a prepared food dish to save money as well as calories, fat, and sodium. For example, serve a prepared side dish from the deli counter over fresh greens from the produce section.



Amy Keating, a registered dietitian who has worked at Consumer Reports for 14 years, loves to cook for her family. Her favorite dish to prepare is chicken chili.



Nutrition by the Numbers: What's Really in a Prepared Meal?

We identified popular dishes sold at six supermarket chains in the New York metro area. We picked four dishes per chain—two main courses and two sides—and sent them to a lab to be analyzed to get the kind of nutritional profile consumers can't always find. We bought three samples of each dish at different store locations; the nutritional values here are averages of those samples. The overall reader and prepared-food scores are based on results from the latest Consumer Reports supermarket survey (see chart at right), not from results of our nutritional testing.

 OVERALL SCORE: 90 PREPARED FOODS: ●	 OVERALL SCORE: 84 PREPARED FOODS: ●	 OVERALL SCORE: 83 PREPARED FOODS: ●	 OVERALL SCORE: 81 PREPARED FOODS: ●
CHICKEN PARMESAN Serving Size 6 oz. (about ½ piece) Price/lb. \$12.99 Calories 332 Total Fat 15 grams Saturated Fat 4.5 grams Carbohydrates 17 grams Fiber NA; Protein 31 grams Sodium 588 milligrams	KIRKLAND SIGNATURE SEASONED ROTISSERIE CHICKEN Serving Size 6 oz. (meat and skin) Price/lb. \$1.66 Calories 305 Total Fat 15 grams Saturated Fat 4.5 grams Carbohydrates 1 gram Fiber NA; Protein 42 grams Sodium 360 milligrams	ROASTED NATURAL CHICKEN Serving Size 6 oz. (meat and skin) Price/lb. \$5.04 Calories 291 Total Fat 12 grams Saturated Fat 3.5 grams Carbohydrates 0 Fiber NA; Protein 45 grams Sodium 468 milligrams	VEGETABLE LASAGNA Serving Size 6 oz. (about ½ piece) Price/lb. \$7.99 Calories 257 Total Fat 12 grams Saturated Fat 6 grams Carbohydrates 22 grams Fiber 4 grams; Protein 14 grams Sodium 564 milligrams
BARBECUED PULLED PORK WITH MEMPHIS-STYLE BARBECUE SAUCE Serving Size 6 oz. Price/lb. \$7.99 Calories 274 Total Fat 10 grams Saturated Fat 3.5 grams Carbohydrates 14 grams Fiber NA; Protein 32 grams Sodium 835 milligrams	CHICKEN ALFREDO Serving Size 6 oz. (about 1 cup) Price \$3.99 Calories 290 Total Fat 13 grams Saturated Fat 8 grams Carbohydrates 27 grams Fiber NA; Protein 16 grams Sodium 590 milligrams	MINI TURKEY MEATLOAF Serving Size 6 oz. (about ⅓ loaf) Price/lb. \$8.99 Calories 414 Total Fat 27 grams Saturated Fat 8 grams Carbohydrates 16 grams Fiber NA; Protein 28 grams Sodium 891 milligrams	TILAPIA WITH PARMESAN CRUST Serving Size 6 oz. (about one fillet) Price/lb. \$14.99 Calories 389 Total Fat 19 grams Saturated Fat 3 grams Carbohydrates 24 grams Fiber NA; Protein 31 grams Sodium 612 milligrams
ARTICHOKE AND ASIAGO RICE CROQUETTE Serving Size 3.7 oz. (1 piece) Price/lb. \$7.86 Calories 291 Total Fat 16 grams Saturated Fat 3.5 grams Carbohydrates 29 grams Fiber NA; Protein 7 grams Sodium 456 milligrams	MAC AND CHEESE Serving Size 4.8 oz. (1 cup) Price/lb. \$2.99 Calories 275 Total Fat 14 grams Saturated Fat 9 grams Carbohydrates 28 grams Fiber NA; Protein 10 grams Sodium 374 milligrams	LEMON ORZO WITH PINE NUTS Serving Size 7.2 oz. (1 cup) Price/lb. \$6.99 Calories 420 Total Fat 22 grams Saturated Fat 2 grams Carbohydrates 46 grams Fiber NA; Protein 10 grams Sodium 938 milligrams	ASPARAGUS SALAD WITH JULIENNED VEGETABLES Serving Size 4.2 oz. (1 cup) Price/lb. \$9.99 Calories 59 Total Fat 2 grams Saturated Fat 0.5 gram Carbohydrates 6 grams Fiber 2 grams; Protein 3 grams Sodium 90 milligrams
GARLICKY GREENS Serving Size 3.5 oz. (1 cup) Price/lb. \$7.99 Calories 115 Total Fat 9 grams Saturated Fat 1.5 grams Carbohydrates 6 grams Fiber 3 grams; Protein 3 grams Sodium 113 milligrams	QUINOA SALAD Serving Size 5.7 oz. (1 cup) Price/lb. \$4.99 Calories 212 Total Fat 9 grams Saturated Fat 1 gram Carbohydrates 27 grams Fiber 5 grams; Protein 6 grams Sodium 410 milligrams	EDAMAME-CRANBERRY SALAD Serving Size 5.5 oz. (1 cup) Price/lb. \$6.99 Calories 342 Total Fat 13 grams Saturated Fat 4 grams Carbohydrates 37 grams Fiber 8 grams; Protein 18 grams Sodium 181 milligrams	CRANBERRY COUSCOUS Serving Size 5.9 oz. (1 cup) Price/lb. \$8.99 Calories 378 Total Fat 17 grams Saturated Fat 1.5 grams Carbohydrates 49 grams Fiber 5 grams; Protein 7 grams Sodium 92 milligrams

 <p>OVERALL SCORE: 78 PREPARED FOODS: ○</p>	 <p>OVERALL SCORE 70 PREPARED FOODS: ○</p>
<p>CHICKEN MARSALA</p> <p>Serving Size 6 oz. (about one piece) Price/lb. \$7.32 Calories 241 Total Fat 9 grams Saturated Fat 2 grams Carbohydrates 6 grams Fiber NA; Protein 34 grams Sodium 591 milligrams</p>	<p>SPICY TUNA ROLL</p> <p>(Contains Raw Seafood) Serving Size 6 oz. (about seven pieces) Price/lb. \$19.05 Calories 307 Total Fat 7 grams Saturated Fat 1 gram Carbohydrates 50 grams Fiber NA; Protein 12 grams Sodium 834 milligrams</p>
<p>EGGPLANT ROLLATINI</p> <p>Serving Size 6 oz. (about 1½ pieces) Price/lb. \$6.90 Calories 346 Total Fat 21 grams Saturated Fat 8 grams Carbohydrates 25 grams Fiber 4 grams; Protein 14 grams Sodium 635 milligrams</p>	<p>STUFFED CABBAGE</p> <p>Serving Size 6 oz. (about one piece) Price/lb. \$7.97 Calories 216 Total Fat 9 grams Saturated Fat 4 grams Carbohydrates 20 grams Fiber NA; Protein 14 grams Sodium 678 milligrams</p>
<p>MASHED POTATOES</p> <p>Serving Size 7.9 oz. (1 cup) Price/lb. \$4.99 Calories 225 Total Fat 9 grams Saturated Fat 6 grams Carbohydrates 30 grams Fiber NA; Protein 5 grams Sodium 564 milligrams</p>	<p>TORTELLINI WITH SUN-DRIED TOMATO SALAD</p> <p>Serving Size 5.9 oz. (1 cup) Price/lb. \$6.49 Calories 413 Total Fat 23 grams Saturated Fat 3 grams Carbohydrates 43 grams Fiber NA; Protein 9 grams Sodium 782 milligrams</p>
<p>TUSCAN KALE AND CANELLINI BEAN SALAD</p> <p>Serving Size 6.1 oz. (1 cup) Price/lb. \$7.99 Calories 199 Total Fat 8 grams Saturated Fat 1.5 grams Carbohydrates 22 grams Fiber 7 grams; Protein 9 grams Sodium 434 milligrams</p>	<p>BROCCOLI CRUNCH SALAD</p> <p>Serving Size 4.4 oz. (1 cup) Price/lb. \$3.99 Calories 167 Total Fat 10 grams Saturated Fat 2 grams Carbohydrates 16 grams Fiber 4 grams; Protein 4 grams Sodium 130 milligrams</p>

WANT FOOD FAST? WHERE TO BUY QUALITY

IN CONSUMER REPORTS' most recent supermarket survey, almost 63,000 subscribers reported on 111,000 shopping trips, giving their opinion on measures from produce quality to cleanliness. In the chart below (and noted on the left for the stores where we shopped), we list the overall reader score for the markets and showcase their rating for consumer satisfaction with the quality of the prepared foods. Go to [ConsumerReports.org/cro/supermarkets](https://www.ConsumerReports.org/cro/supermarkets) for money-saving advice at the supermarket. CRO subscribers can see full Ratings for all 68 chains.

Ratings: Supermarket-Prepared Foods

Better ← ○ → Worse

STORE	OVERALL SCORE	STORE-PREPARED FOOD
TOP SCORES		
Wegmans	90	●
Publix	87	●
Costco	84	●
Fresh Market	83	●
Whole Foods Market	81	●
Trader Joe's	87	●
Fareway Stores	85	●
Market Basket (Northeast)	85	●
Raley's	84	●
Sprouts Farmers Market	83	●
Hy-Vee	82	●
H-E-B	82	●
Fry's	81	●
Harris-Teeter	81	●
King Soopers	80	●
Hannaford	79	●
Dillons	78	●
Schnucks	78	●
County Market	78	●
QFC	77	●
Ingles	77	●
Marsh	77	●
Big Y	76	●
BOTTOM SCORES		
Food 4 Less	78	●
Target/SuperTarget	75	●
Food Lion	73	●
Tops Markets	67	●
Walmart Supercenter	64	●
Aldi	81	●

SAY AHHHHHHH

The turquoise
waters of the
Maldives



TIMESHARES COME OF AGE

These vacation ownership arrangements are attracting younger, more educated, more affluent buyers, thanks to consumer-friendly changes in the industry

ONCE UPON A TIME, if you said you owned a timeshare, you might get a withering look of disdain from someone who felt you had caved in to a hard sell for a vacation option that most people were as eager to exit as they were quick to sign up. But times have changed for timeshares, and a quiet revolution in the industry now shows that they can be a savvy vacation strategy.

The industry got off to a rocky reputational start in the U.S. in 1974, when developers capitalized on the concept to unload unsold condos during an era of overdevelopment, high interest rates, and soaring energy costs. Sneaky come-ons in the form of free show tickets, three-night getaways, and all-you-can-eat buffets lured attendees into multihour presentations complete with high-pressure sales tactics. And the offering was very inflexible: a fixed week, in a fixed unit, at a fixed location during the calendar year.

What Has Changed Over Time

But the industry has become much more consumer-friendly and transparent, insiders insist, largely because major hospitality chains—such as Disney, Four Seasons, Hilton, Hyatt, Marriott, Ritz-Carlton, Starwood, and Wyndham—are among the big players. The entry of these global giants has “solidified the product and brought credibility to the sales process,” says Michael Brown, chief operating officer of Hilton Grand Vacations, which operates 71 club-affiliated resorts in the U.S., Canada, Europe, and Mexico.

Today you needn’t even sit through a company’s sales pitch in person. You can contact representatives by phone or live chat. And you can go online to check out images and videos of the properties, and get detailed information about the complete cost of ownership. And as befits any new “rebranding,” the industry has come up with more warm and fuzzy—and less

incendiary—terminology to describe its expanding array of products, such as “vacation ownership” and “interval travel.”

Younger Families See the Lure

There has also been a demographic shift among owners, which now number 9.1 million households. In 2014, consumers bought almost \$8 billion worth of timeshare properties in the U.S., with an average sales price of \$20,020 and average annual maintenance fees of \$880. Though the median age of timeshare owners is 51, the concept resonates loudly with younger people. Among owners who have bought in recent years, the median age is 39. And half of them have children younger than 18 living at home.

“New owners are younger, more affluent, more diverse, and better educated,” says Howard Nusbaum, president and chief executive officer of the American Resort Development Association (ARDA),

an industry trade group. “These are people looking for a way to enhance their family vacations—space for everyone to truly unwind—and lots of amenities and experiences for everyone.”

Fixed-week, fixed-resort timeshares are still around, but they’ve been upstaged by more flexible plans that allow owners to vacation at any property around the world that’s affiliated with the brand. In other words, you’re not married to one place. Many of the plans are tied to points-based vacation ownership. You buy a certain number of points and use them at one or more resorts within a brand. In a points-based vacation plan or club, the number

of points you need varies according to the length of the stay, size of the unit, location of the resort, and when you want to use it. You can bank points, borrow against future points, buy additional points, and even exchange them with other owners. Similar to hotel room rates, your points will go further—so you accrue more vacation days—by visiting offseason or on certain days. You’ll get less bang for your buck during peak periods, holidays, and even weekends. Aside from the cost to buy in and the ongoing maintenance fees, timeshares often have a distinct advantage over a conventional hotel stay. Your investment is relatively stable. For example,

your bucket of points will buy as much in 20 years as it does today, insists Hilton’s Michael Brown. But to be safe, ask your developer if your points are inflation-proof.

What to Consider if You Might Buy

Timeshares are ideally geared toward those committed to vacationing every year, Nusbaum says. “We’re asking, ‘What do you think you’ll be spending on vacations the next 10 years?’” If you have limited time off from work or a job that forces you to change plans on a dime, a timeshare might not be for you. Also consider that the appeal of the resort options must stand the test of time.

BEYOND CUSHY HOTELS: FROM YURTS TO YACHTS

Here’s a short list of some of the more unusual vacation opportunities we unearthed. Some are for sale as timeshare purchases; others involve membership, not ownership; and still others can be booked as part of an exchange, where you trade in your week at your resort to vacation elsewhere.



COME SAIL AWAY

Those who want to captain a vessel can check out SmartYacht (smartyacht.net), which lets you take the helm of a 45-plus-foot yacht in the Mediterranean Sea or the Seychelles. Or enjoy sailing or power-boating anywhere in the world by becoming a member of SailTime, which has locations worldwide. You pay a monthly fee, use the equipment, clean it up when you’re finished, and leave. You can reserve multiple sail times per month.



PIRATE’S PARADISE

If you want to own a piece of history, check out Bluebeard’s Castle, a centuries-old fortress (dating back to the 1600s) on St. Thomas in the U.S. Virgin Islands. The resort sits atop a hill with beautiful views overlooking a harbor. Check-in takes place in the former residence of the Danish governor of the island. We couldn’t confirm whether Bluebeard ever took up residence there.



YOUR YURT AWAITS

Like the idea of camping in luxury? A yurt at Shenandoah Crossing in Gordonsville, Va., might be for you. Located on more than 1,000 acres of “pristine wilderness” that include lush pastures; hiking, biking, and horseback-riding trails; and a 60-acre lake stocked for fishing, the living accommodations are the stars of the show. The yurts are spacious round canvas tents with central heat and air conditioning, flat-screen TVs, kitchens, bathrooms, and bedrooms.



A CASTLE FOR COMMONERS

Built in 1740, Fitzpatrick Castle sits majestically over Dublin Bay, offering “the magic of an 18th-century castle, the majesty of the Wicklow Mountains, and all the charm of Ireland.” It also has modern amenities: an indoor pool, a gym, a spa. Stay there as part of an internal timeshare-exchange program called DAE (Dial An Exchange), which allows owners of any timeshare the opportunity to switch for a seven-day stay at the Fitzpatrick.



UNDER THE TUSCAN SUN

You might not be able to afford your own villa in Tuscany, but how about taking part ownership of a one- or two-bedroom residence on the Tuscan-Umbrian border in a restored medieval village? As an owner at Borgo di Vagli, you have a one-tenth stake in the residence at a fraction of what it would cost to own and maintain your own residence in the birthplace of the Italian Renaissance.



RIDE THE RAILS

If you’re lured by the romance of the rails, a company called America’s Trains invites you to become “one of the discerning owners of rights to the world’s finest private railroad train.” Fractional ownership allows you to travel for at least several weeks per year aboard an elegant private passenger car. You can even upgrade to personal chef to prepare whatever meals your heart desires. The trains travel throughout the U.S. and Canada.

A timeshare at Disney's Magic Kingdom might be great for 15 years, but once the kids are grown, most of the magic might be gone. An unhappy timeshare owner is someone who bought in during the flush of joy on one vacation and later realized that the resort experience didn't suit their long-range vacation tastes. Timeshare exchange companies can perhaps alleviate some buyer's remorse. They allow owners to trade units within a resort system. Developers have a relationship with an exchange company, which administers the service for owners at the resort. Owners become members of the exchange system when they buy their timeshare. At most resorts, the developer pays for each new member's first year in the exchange company, but members pay after that. When a member takes a week from the inventory, the exchange company charges a fee. One of the largest such exchanges is RCI (rci.com), which offers members access to more than 4,500 affiliated resorts worldwide.

Not Your Typical Investment

You also need to disabuse yourself of the idea that you are owning investment property. You may rent, sell, exchange, or bequeath your particular timeshare unit. But unlike an actual piece of real estate, a vacation ownership's value is tied exclusively to its use as a vacation destination. "You'd be foolish to buy a timeshare for investment purposes," says Randy Conrads, co-founder of RedWeek, a website that lists timeshares for sale or rent. "It's a lifestyle investment, not a financial one. You're buying a vacation property that you thought you'd use."

But like buying any property, don't plunk down cash without careful consideration. Whether the sales pitch is hard or soft, it's easy to get seduced by the romance of a getaway villa in Steamboat Springs while swooshing down a snowy mountain. That's why salespeople are so persistent and want you to buy immediately, says Florida attorney Susan Budowski. "My advice to anyone attending a timeshare presentation is never buy on the first day. Always sleep on it. The

IS A TIMESHARE A GOOD VACATION VALUE?

IF A TIMESHARE FITS your lifestyle, does it make financial sense to buy into a resort or to simply book a hotel room on demand? We compared the costs of vacationing at a similar unit at a similar time at Disney World's Polynesian Village Resort in Orlando, Fla.

For ownership, we took into consideration the buy-in price of \$25,200 (150 points at \$168 per point); maintenance fee of \$903; and closing costs, \$575. We chose a 150-point plan because it would allow us to vacation for a week or more during the least expensive dates on the calendar (at 16 points per night). That would also give us residual points that could be used for an additional stay or to vacation at more in-demand times, such as over the holidays, which can cost up to 36 points per night.

Next, we calculated the cost to book a similar room

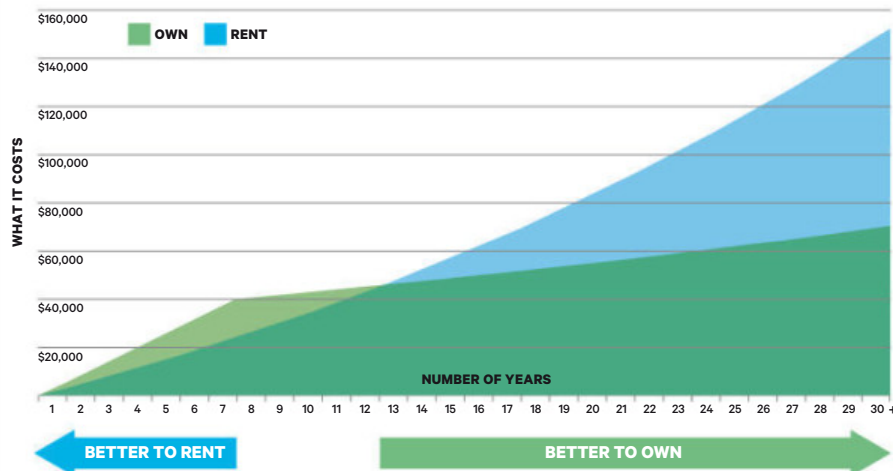
for four (Deluxe Studio, standard view) at the Polynesian for seven nights. The rate: \$2,844 plus tax, for a total of \$3,200. (See "How We Did the Math," at bottom, for details.)

We found that it's far cheaper to stay as a guest in the early years. For the first seven years, we estimate that you'll pay as much as \$2,500 more in a single year to own—when you take into account the loan and interest payments, closing costs, and other front-end expenses.

The tide turns in year eight, when booking a room becomes more expensive than ownership. But it will take four or so years longer before the cumulative costs of renting and owning even out. Over the first seven years, we estimate that ownership expenses would have topped \$40,000 vs. only about \$25,000 had you booked the room.

By the end of year 13, there's no more catching up to do. The balance tilts firmly in favor of ownership. Year 13 is when we project that owners would have recouped all of the extra money they paid out in previous years. By year's end, owners would have spent around \$47,000 since day one, renters almost \$50,000.

Assuming you continue to enjoy your timeshare, the savings pile up with each passing vacation. If we look down the road—which involves some educated guesswork—after 30 years the cost of ownership would be less than half of renting a similar hotel room. Overall, we reckon Polynesian owners would have paid roughly \$70,000 over those three decades, based on our assumptions. By contrast, those who opted for the hotel experience would have spent around \$152,000.



How we did the math. Because most buyers finance their timeshare, we looked for typical terms and found a seven-year loan at around 8 percent interest. We allowed for a conservative 2 percent increase in the annual dues. (Disney said dues rise 2 to 3 percent per year, below the industry average.) We factored in a 3 percent annual increase in room rates, slightly lower than industry trends, based on data from PricewaterhouseCoopers. We did not include the cost of travel, transportation, meals, etc. Though we project that timeshare ownership would pay for itself in year 13, breakeven could occur sooner, if you wanted out and were able to find a buyer on the resale market.

‘special deal’ will be there tomorrow in 99 percent of the cases, regardless of what the sales rep tells you.”

Be sure to evaluate the resort, including its location; the quality and condition of the living areas, grounds, and facilities; and pay attention to whether it’s swarming with people or empty. Talk to other owners to get a feel for the resort and its pros and cons. Local realtors can be a good source of information, too. As always, check for complaints about the developer and management firm with the state’s attorney general.

Also make sure the sales contract contains all of the promises made during the pitch. Study the paperwork and run it by a knowledgeable timeshare lawyer.

Even after you’ve signed a contract, be aware that every state has a “right of rescission” period, usually from three to 10 days, to back out of the contract.

Know how much time you have to cancel, especially if you buy while on vacation and weren’t planning to look at the documents until you returned home.

If you decide to cancel, do so in writing. Send your letter by certified mail, and ask for a return receipt. Budowski suggests hiring a lawyer if you plan to exercise your right of rescission. Remember, too, that timeshares in foreign countries are not covered by U.S. law.

What if You Want Out?

According to a study commissioned by ARDA, about eight in 10 timeshare owners said they would happily buy their timeshare again. But what about those who aren’t as satisfied?

Financial hardship is one reason people want out. Another industry study, by EY (Ernst & Young), revealed that 56 percent of reclaimed timeshares—properties that

revert to the developer—stem from foreclosure. Maintenance fees—which pay for property taxes, landscaping, management, and insurance to protect against catastrophes like storm damage—can be a concern because you must keep paying them even after your purchase payment is satisfied. A Disney sales rep we spoke with said fees, or “dues” in Disney speak, rise 2 to 3 percent per year. Industrywide, they’ve increased 5 percent per year on average since 2010.

As for resale value, a timeshare is more like a car than a house, in that it depreciates if you are looking to sell it. In fact, there’s no shortage of websites such as eBay, RedWeek, and Timeshare Resale Vacations that advertise timeshares for \$1, put up for sale by owners who want to escape the burden of annual maintenance fees.

Resale might be difficult, but it’s not impossible. Developers said that they sometimes buy back their timeshares. You might also be able to negotiate with the developer to take the property off your hands if you are willing, say, to pay one or two years’ worth of maintenance fees while the company tries to find a buyer. Disney maintains the right to repurchase unwanted vacation points before anyone else. If an owner wants out, he or she is free to sell the property on the open market, but Disney has the option to buy the points back at the price the private buyer is willing to pay. However, don’t count on that happening everywhere.

But consumers who are disappointed that their timeshare has little or no value after lengthy ownership are missing the point. Think of it this way: You enjoyed that once-in-a-lifetime meal at a four-star restaurant. When it’s over, it’s over, and you don’t expect to get your money back.

But if you really want out, there are businesses that handle the negotiations and legal wrangling on your behalf. One is the Timeshare Exit Team. Its CEO, Brandon Reed, claims that it has a 99 percent success rate among the approximately 6,000 consumers who have sought relief over the past four years. But the firm, which is based in Washington state, charges \$3,900, on average, and the settlement might require you to pay maintenance fees for a year. ■

SLASH YOUR COSTS ON THE SECONDHAND MARKET

LIKE BUYING A NEW CAR at a dealership, timeshares sold by developers are pricier than those sold secondhand. That’s because half of the cost of a new timeshare goes toward sales and marketing expenses, which include hefty commissions, says Randy Conrads, co-founder of timeshares reseller RedWeek. Roughly 25 percent of the price is the cost of the building, and the rest is developer overhead—and, of course, profit.

On the secondary market many of those costs are nonexistent, so if you’re thinking of buying a timeshare, you may want to consider a “used” one. Dozens of websites feature properties that owners are trying to exit or that resale

companies have purchased to sell for a profit. Some timeshares may sell for 30 percent of what they cost when new; others for as little as \$1 (excluding maintenance fees). You can even find Disney Vacation Club timeshares being sold at a discount.

Then again, the advantage of buying a timeshare directly from the developer can be significant. For example, your points can be spent at any resort within the brand family. That’s not always the case when you buy on the secondary market.

So though deals abound, buying on the secondary market can be akin to purchasing a used car through an online ad. You might not know if the car was in a wreck or dredged from the bottom of a lake. “I’m

not a mechanic,” says Howard Nusbaum at the American Resort Development Association. “The property might have old liens against it, and I might not know if I’m legally able to buy it.” So before you buy on the secondary market, hire a company to do a title search to make sure the title is clean and the seller is actually the owner.

An alternative to buying a used timeshare is to rent from an existing owner. We found bargains at various sites. Using Disney’s Polynesian as an example, we spotted a seven-night rental in early January advertised on RedWeek for \$1,785. Had we booked similar accommodations at the hotel directly through Disney, the total would have been \$3,200 with tax.

ROAD REPORT

RATINGS FROM OUR TEST TRACK *plus* EXPERT CAR ADVICE



CAN YOU TRUST YOUR MECHANIC?

Don't spend more than you need to on older-car maintenance.
And be wary of those 'free inspections' when you go in for a recall.

PHOTO: KEN KAMINESKY/TAKE 2 PRODUCTIONS/CORBIS

ROAD REPORT

IN SEPTEMBER Aaron Edelman of Indiana took his 2009 Volkswagen Routan minivan to the local VW dealer for a safety recall for the car's ignition switch. But in addition to the fix, the service department performed a "free multipoint inspection." According to Edelman, the shop presented a lengthy list of repairs the car supposedly needed.

The service adviser informed Edelman that his brake pads needed replacing. The only problem? Edelman had replaced the pads himself only a month before.

According to Edelman, the mechanic also spotted a coolant leak near the thermostat, a repair that would cost \$376. The mechanic ominously warned that the fix would require removing the valve cover. Edelman knew his car well; the thermostat was easily accessible, held on by only two bolts.

When Edelman got home, he inspected the leak—the only evidence being a tiny amount of dried coolant residue.

"I replaced the hose clamp," he said in an interview, after reaching out to Consumer Reports via our Stori.es social-media platform.

"It cost three dollars at Advance Auto." How long did it take him to do the work? "Six minutes."

According to the National Highway Traffic Safety Administration, some dealerships are exploiting safety recalls as a "marketing hook" to sell additional repair work or even a new vehicle.

Today's cars, like Edelman's 110,000-mile kid hauler, are staying on the road longer; the average American car is now 11½ years old, according to IHS Automotive. And Consumer Reports data shows that older used cars are remaining reliable for a longer time.

"The reliability of the vehicles and the components in them has shifted the equation from repair to taking care of maintenance items at the right intervals," says John Tisdale of test development operations at the National Institute for Automotive Service Excellence. "Seventy percent of the work being done is maintenance."

As a result, the increasing longevity and reliability of today's cars, coupled

with longer maintenance intervals, are squeezing profits of dealers and independent mechanics alike.

To be sure, those "free" inspections often can detect problems that might cripple your car down the road. And a trusted mechanic will help keep your car on the road and safe.

But some less ethical mechanics are taking those shop visits—often for a safety recall or as part of a routine oil change—as

Owners should be wary of dealerships that will take advantage of the recall service to bamboozle customers with additional frightening sounding, but unnecessary, repairs.

an opportunity to pressure car owners to perform service work that isn't necessary.

How can you fight back? With a little bit of education. It's often as easy as checking the owner's manual, which will give the precise schedule of what needs to be inspected or replaced, and when.

Beware Recall Add-Ons

Car owners should take recalls seriously and have them performed at a dealership to ensure their vehicle's safe operation. But like Edelman, owners should be wary of dealerships that will take advantage of the recall service to bamboozle customers with additional frightening-sounding, but unnecessary, repairs.

One Los Angeles Mini owner took her low-mileage 2006 Cooper S to her local BMW/Mini dealership for a recall. Upon returning her car, the mechanic informed her that the Mini needed more than \$6,000 worth of other work—almost equaling the value of her car. Startled, she took her Mini to an independent mechanic, whose estimate was 76 percent lower—and who told her that most of the work was unnecessary.

Consumers have told us that certain dealers have refused to perform recall



PHOTO: STAN KAADY/GLASSHOUSE IMAGES/CORBIS

work unless the owner agrees to expensive repairs or maintenance items as well. That's not only unethical but also a serious violation of the detailed consent orders between NHTSA and the manufacturers.

"A consumer whose vehicle is under a safety recall is entitled to free repair of that safety defect, period," explains NHTSA spokesman Gordon Trowbridge. If a dealer refuses to provide that remedy, or attaches conditions to it, you should contact NHTSA at safercar.gov.

NHTSA has even appointed an independent monitor to oversee the massive Fiat-Chrysler and Takata airbag recalls, to eliminate attempts by dealers to upsell customers with unrelated repairs.

The scams don't just happen with unscrupulous dealers adding extra work during recall campaigns. A minor service can turn into a major hassle if a shady mechanic gets his way.

In the past, a typical car needed its oil changed every 3,000 miles. But modern cars can go much longer between services—and with modern synthetic lubricants, oil-change intervals can now stretch beyond 10,000 miles. The annual "tuneup" is a thing of the past because intervals for replacing spark plugs and oil and air filters have also been extended. That means fewer times a dealer gets to make money servicing your car.

Respect Routine Maintenance

If your car hasn't reached the manufacturer's suggested mileage for a service interval, or the item is outside the scope of routine maintenance, regard recommendations to replace those extra parts with skepticism, even suspicion.

"If they want to hit you with a bunch of extras that are not in the maintenance schedule, that raises a red flag," says John Ibbotson, chief mechanic at the Consumer Reports Auto Test Center.

Though the owner's manual will tell you what each service interval entails, certain modern cars' onboard computers will inform you if that period has changed based on your driving habits.

If your owner's manual says you are at or past the recommended interval



5 SNEAKY MECHANIC SCAMS

"HIGH SCORE EQUALS high profit," says John Ibbotson, Consumer Reports' chief mechanic, who has been in the auto parts and service business since 1990.

If a mechanic already has you in the shop for one problem, it's easy to play with your emotions to indicate that something larger is amiss. Among the frequent ploys, according to Ibbotson:

- **Generalizing 'common' problems.**

Some mechanics won't bother checking the condition of a car before saying something like, "Most Honda Pilots with as many miles as yours have bad control-arm bushings, so you better replace yours."

- **The 'unsafe car' tactic.** State laws vary, but in New York, a garage must surrender your keys if you have paid the bill for work performed. A mechanic can call the police if he thinks your car is unsafe, but a garage cannot seize your car.

- **The 'transmission flush.'** If you follow the recommended maintenance intervals, doing a scheduled flush is fine. But don't start doing flushes if you've ignored the intervals. The grime and gunk that collects in unchanged fluid becomes the friction material in an aging clutch pack. Replacing the fluid may cause an old transmission to fail.

- **Brake replacement.** Often, your "bad" brakes just need new brake pads and a cleaning or turning of the brake rotors, which is a low-cost solution. But some garages will insist you need to replace the pads, rotors, calipers ... the works.

- **Faking a leak.** Truly bad shops will spray coolant on a part of the engine to make you think you have a leaking radiator that needs replacing. Ask for the mechanic to show you exactly where the leak is.

for, say, air filters, it makes sense to replace them. And if your car's engine has a timing belt, you really don't want to postpone that major service that should be performed between 60,000 and 105,000 miles.

You can also crowdsource your maintenance decision. No matter the vehicle, there's a community of enthusiasts who love to share their knowledge in online forums. For example, PriusChat shares that the hybrid car's 12-volt battery usually dies after six years or so. Those owner sites are invaluable and often include a discussion of trusted mechanics.

"You can get an idea of whether the price is in the ballpark and how common the issue is," Ibbotson says.

Also, the Consumer Reports Car Repair Estimator can be a great tool—providing local work estimates from shops that meet certain quality standards, and even explaining common parts and services in an online encyclopedia. You can find it at ConsumerReports.org/carrepair.

Break Down the Breakdown

If a mechanic says your car isn't running properly, you're entitled to a simple explanation. In most cases, he or she should be able to explain the problem in detail, in terms that you can understand.

"Asking the right question is key," says Ray Evernham, garage owner-turned-NASCAR crew chief. "You want a written estimate and an explanation. Sometimes just asking these questions keeps a shop from taking advantage of you."

If the explanation doesn't satisfy you, ask the mechanic to show you the worn part in question. If you still don't like the answer, get a second opinion.

In the end, Ibbotson says, you can avoid headaches by using your network of friends to find a local mechanic with whom you can build a relationship.



SHARE

If you have a similar story, please tell us about it at <https://Stori.es/share/cars-major-service-interval-stories>

Smooth Operator

Audi's sculpted and sleek TT is one of those sports cars that performs as beautifully as it looks. And with such a sophisticated exterior profile, it definitely knows how to make an entrance. The interior breaks new ground with a modern design that's luxurious and boasts a driver-focused infotainment interface. But while the TT is entertaining and unimposing to drive, its reflexes are a step behind sharper sport coupes like the BMW 2 Series and Porsche Cayman.



Audi TT

84

FEW CAR COMPANIES create modernist elegance like Audi. And few sporty cars look and feel like the TT.

This German-bred coupe delivers on its design promise of performance credibility. From its zippy 220-horsepower, 2.0-liter turbo engine and quick-shifting automated manual transmission to its standard all-wheel drive, the TT provides nimble and entertaining transport.

Dashing to 60 mph from a standstill takes 6.3 seconds—not lightning-fast, but enough to induce a whoop from a passenger. And at 26 mpg overall, the TT is fuel-efficient—at least among its peers. But the engine lacks the silkiness of a BMW six-cylinder and is missing the brawn of a V8-fortified Ford Mustang. And there's an odd omission for a sports car: No stick-shift transmission is offered.

Take it on a winding, swirling back road, and the TT dives into corners with enthusiasm and confidence, staying steady and composed. Changing the driving mode from “Comfort” to “Dynamic” injects an added boost of playfulness, ramping up the responsiveness of the engine and transmission, and amplifying the exhaust sound to a sonorous snarl.

The TT's ride is firm but not punishing, with the suspension delivering decent insulation from road imperfections. The car's structure feels like a quiet, reassuring cocoon. We wouldn't hesitate throwing two bags in the back and heading out for a long weekend.

A word of caution for your getaway, however: Your passenger is going to feel left out of the action. The TT's ergonomics and interface are fiercely focused on the driver. Looking for the

traditional center-stack placement for the radio-navigation display and climate controls? They're not there. Instead, the colorful display lives directly in front of the driver as part of the instrument panel. And the climate-control dials, digital temperature displays, and seat heater controls are intriguingly integrated into the turbine-look dash vents.

The presentation of this neue-technik instrumentation is neat, uncluttered, and dazzling from a product-design perspective. It works, but it takes getting used to. That also means your passenger will have to crane over your shoulder to glimpse the crisp graphics of Google Maps. And as the driver, you will have your own steep learning curve with the infotainment system.

The TT's interior is impeccably finished and filled with thoughtful details, including the diamond-quilted pattern on the leather seats, a chunky flat-bottom steering wheel, and aural delights from the optional Carnegie Hall-worthy Bang & Olufsen stereo system.

The multi-adjustable front sports seats are extremely supportive. But the rear seat is almost laughably puny—best used for a duffel bag or a dachshund.

Aside from adapting to the controls, the worst things about the TT are its poor visibility (you'll want the optional blind-spot monitoring) and seats so low that you need to be a yoga master to get in or out.

But the toughest call might be the price. A few options took our tested TT past \$50,000. For the same money, you can get a BMW M235i—which outpunts the TT in almost every dynamic respect.

But for pure style, the TT is tough to top.

TESTED VEHICLE	
HIGHS	Agility, braking, connectivity, front-seat comfort, fit and finish, fuel economy
LOWS	Controls' learning curve, ride, access, rear seat
POWERTRAIN	220-hp, 2.0-liter 4-cyl. turbo; 6-speed automated manual; all-wheel drive
FUEL	26 mpg
PRICE	\$43,825-\$52,825



A NEW VISION Climate, map, and stereo displays are integrated into the instrument panel.

Miata Magic

Twenty-five years ago, Mazda took the idea of the charmingly eccentric British roadster and infused it with Japanese reliability. By remaining true to its nature of fun and affordable performance, the Miata has thrilled and inspired hundreds of thousands of buyers, from money-conscious workaday drivers to weekend racers. With its handling agility, revvy four-cylinder engine, easy-to-fold manual top, and precise manual shifter, it's the quintessential modern roadster.

Mazda MX-5 Miata

80

MAZDA'S CHEEKY, lithe, and zoomy Miata convertible is the epitome of the expression, "It's more fun to drive a slow car fast than a fast car slow."

For a quarter century, the MX-5's sparkling combination of nimble fun, thriftiness, and reliability has made it a favorite at our test track—and the redesigned 2016 model holds to the standard.

The Miata is a completely impractical car. It seats two (tightly), it will barely haul a load of groceries, and it's loud inside. Yet we're smitten with this plucky ragtop.

There isn't a better fun-per-dollar performance car on the market that delivers the Miata's magic. After a long winter's nap, the MX-5 will revive your senses the first spring day you drop the top and hit the curvy roads.

This Mazda is one of the last intimate driving experiences; you feel like part of the machine that's melding with the road. The Miata's steering gives immediate turn-in response, and the car remains playful and predictable even when pressing the limits of the tires.

You'll have all the power you need from the smooth-revving 2.0-liter four-cylinder engine. And while 155 horsepower doesn't sound like much in a world of high-priced competitors offering almost double that, the svelte Miata weighs only a whisker over 2,300 pounds. That power-to-weight ratio, helped by well-chosen gear ratios, brings responsiveness and a ready smile to all who pilot the MX-5.

Unlike some turbocharged four-cylinders, power delivery in the Miata is a bit gaspy at low-engine RPMs, but it ramps up rapidly as

the revs build. The deep exhaust sound belies the small powerplant under the hood.

Sprinting to highway speed is more enjoyable when you work the short, stubby shifter and effortless clutch. And although an automatic is available, the only proper choice is the manual transmission, a keen indication of the quality of the Miata's shifter.

A bonus is that this Mazda delivers a frugal 34 mpg overall, albeit on premium fuel.

But all is not perfect in the Miata metropolis. Think twice about using this wee roadster as a daily commuter, particularly at highway speeds, because the ride is so stiff that you'll wonder whether Mazda ran out of shock absorbers. The wind, road, and tire noise that permeates the cabin and invades the thinly insulated top will also try your patience.

And although Mazda carved out slightly more space inside the cabin, the Miata still fits like a shrunken pair of skinny jeans. We strongly advise taller drivers to try it on for size before signing any ownership papers.

Our affection for the Miata doesn't extend to its rudimentary seats; the car deserves better. The Club trim's front buckets feel designed for weight savings, not comfort, with minimal padding and adjustability. Opting for the Grand Touring's leather seats may help out here, but that puts you well past \$30,000.

The tight quarters lead to some other compromises. The placement of the console-mounted control knob for the infotainment system is right where you would rest your wrist when shifting—resulting in accidental changes in radio stations or other settings. And

the removable cup holders are a contortionist's dream, located behind your right elbow.

The Club version is the Miata that delivers the best value, but the Grand Touring may make sense for those who don't envision weekends at an autocross course. The GT addresses many of the shortcomings with a softer suspension, heated leather seats, and blind-spot monitoring, but it gives up a bit of handling sharpness.

Yes, one has to put up with some compromises. But we still have big love for the Miata.



TESTED VEHICLE

HIGHS	Agility, shifter, easy manual top, fuel economy
LOWS	Ride, noise, tight quarters, access
POWERTRAIN	155-hp, 2.0-liter 4-cyl.; six-speed manual; rear-wheel drive
FUEL	34 mpg
PRICE	\$25,735-\$32,090



THE SKY'S THE LIMIT There's no power ragtop, but this one is easy to move manually.

A Mazda Mashup

The badge may say Scion, but this car is built by Mazda and uses Mazda parts. That's a good thing. A mixed lineage means the iA represents the Toyota youth brand's principles of value and frugality, but not at the expense of ride comfort and driving enjoyment like past Toyota econoboxes. With the iA, Scion has done away with the bare-bones economy car, delivering something fresh and fun.



Scion iA

60

OWNING A BUDGET-MINDED subcompact car is a lesson in sacrifice. Usually crude, underpowered, and noisy, these cheap-and-cheerful econoboxes are stepping-stones to a better automotive experience a few years hence. But with the iA, Scion has rewritten the rulebook. Based on the new Mazda2 sedan that isn't offered in the U.S., the iA is a better budget-priced Toyota than Toyota's own Yaris.

At less than \$18,000 nicely equipped, the iA is an ideal first set of wheels or economical commuter car—one that's light on your fuel budget and a snap to park.

Power comes from a willing 1.5-liter four-cylinder Mazda engine that, while smooth and quiet, isn't brimming with power. Few small cars accelerate quickly, and the iA's 10.3-second zero-to-60 time is hardly a sprint, although comparable to other subcompacts.

The well-matched gearing of the six-speed automatic downshifts promptly, delivering responsive acceleration. The iA's excellent 35 mpg overall is bested in the segment by only two cars—the oddball Smart ForTwo and the gruesome Mitsubishi Mirage—both of which are seriously compromised vehicles.

Unlike almost every other subcompact, the iA doesn't beat you up with a harsh ride. The suspension provides enough compliance to absorb sharp bumps and does a decent job masking rougher sections of road. Highway trips are mostly uneventful. Our biggest complaint about long trips in the iA is that the cabin can get loud, especially with wind noise.

While absorbent, the suspension is also taut, contributing to the iA's sporting character. When you drive it with a bit more spirit, the Mazda DNA is evident in the sedan's unflappable, athletic nature thanks to prompt turn-in response and well-tuned steering.

Also, the iA is the rare subcompact with a standard low-speed forward-collision mitigation system. At speeds below 12 miles per hour, the car can apply the brakes to bring itself to a stop if the driver isn't paying attention to what is in front of him.

One letdown is the iA's stopping distances. The brake pedal felt firm, but overall braking performance was just average, with rather long stops, particularly on wet pavement.

Once you squeeze in through the narrow doors, you'll find plentiful front-seat headroom. But the small seats are narrow and short on lower-back support, and there isn't much room to stretch out. Testers also consistently complained about the lack of reach from the tilt-and-telescoping steering wheel.

Rear-seat space is very tight, with limited knee and leg room, and scant headroom for tall adults. Unless it's a short jaunt, don't try to fit grown-ups back there—especially in the center seat—or you'll make fast enemies. There's a decent trunk, though it's bare-bones in terms of fit and finish.

On the infotainment front, the iA reaps the benefits of its Mazda roots. The system is quick to respond, with a prominent screen and a center control knob for most functions. It takes some getting used to, but this comprehensive



TESTED VEHICLE

HIGHS	Fuel economy, agility, standard front-collision mitigation, crash results
LOWS	Noise levels, infotainment learning curve, tight rear seat, wet braking
POWERTRAIN	106-hp, 1.5-liter 4-cyl.; six-speed automatic; front-wheel drive
FUEL	35 mpg
PRICE	\$16,495-\$17,595



TWO TO TANGO. It would be mean to squeeze adults in back on a long ride.

system has a clear screen with large fonts.

As befits a budget car, much of the cabin is covered in hard plastic, though none is cringe-worthy. Because of some soft-touch materials with stitched details and glossy piano-black or faux carbon-fiber panels, the interior feels richer than the iA's price point.

In the end, the Scion is a worthy starter sedan. It lacks the versatility of hatchback competitors like the Honda Fit and Nissan Versa Note, but it's easy on the wallet and offers a dash of fun and a measure of civility.

Still Not a Smart Buy

Tooling around in a Smart car is like owning a puppy: Everyone wants to see it, touch it, and ask lots of questions. But not everyone wants to deal with the headaches. With its elevated seating position, amazing maneuverability, and comparatively microscopic dimensions, the Smart should make for an excellent city car. But the harsh ride and jet-blast noise levels will probably drive you crazy. And its 36 mpg overall isn't great compared with cars that boast more room and comfort—such as the one on the facing page.

Smart ForTwo

41 **THIS ODDLY NAMED CAR** is pitched as the perfect urban vehicle for city folks, but the overall package raises some difficult questions.

The redesigned model no longer resembles a Little Tikes Cozy Coupe. But it's still a mediocre, compromise-laden vehicle with a suspension that delivers a stiff, buckboardlike ride, and a tiny engine that hesitates from a standstill.

In its favor, the two-seat Smart is a snap to park. It has one of the tightest turning circles we've ever measured.

At higher speeds, the Smart doesn't instill a whole lot of handling confidence. In corners, it displays more willingness to change directions than its clumsy predecessor. But its tall and narrow stance magnifies the feeling that the car's body is listing more than it actually is.

The Smart's 89-hp, 0.9-liter turbocharged three-cylinder engine is mated to a six-speed automatic transmission with the innards of a manual gearbox. It hesitates initially, and delivers a pokey 11.2-second 0-60 mph jog. There's enough punch to get around town and keep up on the highway, but once you get up to speed, there isn't much oomph left over for passing other cars and trucks. And the engine idle that shudders through the floor and seat is reminiscent of an old combine tractor.

At just 8.7 gallons, the fuel tank is puny, but its 36 mpg overall gives the Smart a cruising range

of more than 300 miles. Those fill ups are pricey because the engine requires premium fuel.

You wouldn't want to venture that far in the Smart anyway. The real deal breaker is the brutal ride. Bumps slam hard through the stiff suspension, and every uneven nuance of road texture tattoos your backside. Thanks to its short wheelbase, the Smart feels as if it's a hobby horse, rocking from bump to bump.

Smart saved its most creative engineering for the inside of the ForTwo. Whimsical and distinctive, the funky cabin is a crazy-quilt of colors, surfaces, and textures. The climate-control vents look like giant bug eyes. The tachometer—oddly mounted on the dash to the driver's left—appears as if growing on a stalk. The fabric trim covering our test car's doors and dashboard was an orange color reminiscent of a Sunkist soda can.

Getting into the car is a breeze. It seems like the entire side of the Smart opens to let you in, with wide, tall doors revealing chair-height seats that don't require ducking to drop into.

The interior has several design flaws. Adjusting the automatic climate control involves sliding a tiny magnifying lens atop the temperature gauge. But the numbers are actually easier to read without it. The big front and side windows make it feel like you can see everything around you, but the thick roof pillars create some big blind spots.

Also, a city-focused car like the Smart

should be available with such safety features as forward-collision warning or a low-speed automatic braking system—but you can't get either. And while the Smart encourages you to squeeze into the last inch of a parallel parking spot, a rear-view camera would be helpful but isn't available.

The wee Smart doesn't excel in most of its proposed urban duties. And no amount of wacky accessories and cheery furnishings can compensate for its shortcomings.



TESTED VEHICLE

HIGHS	Easy parking, access, turning circle, fuel economy
LOWS	Ride, noise, acceleration, requires premium fuel
POWERTRAIN	89-hp, 0.9-liter turbocharged 3-cyl. engine; six-speed automated manual; rear-wheel drive
FUEL	36 mpg
PRICE	\$15,400-\$19,230



ODD COUPLE Clock and tachometer reside together for style over function.



ROAD REPORT

Ratings: Sporty Cars and Subcompact Cars

Scores in context: Recommended models did well in the overall road-test score and had average or better predicted reliability. They also performed adequately in government or insurance-industry crash tests, if tested. For full Ratings, available to online subscribers, go to ConsumerReports.org.

☒ Recommended


 Better ← → Worse

Rec.	Rank	MAKE & MODEL	PRICE	RELIABILITY	SCORE	TEST RESULTS									
			As Tested	Predicted	Road Test	Overall MPG	Acceleration 0-60 MPH, Sec.	Acceleration Quarter-Mile, Sec.	Dry Braking 60-0 MPH, Ft.	Wet Braking 60-0 MPH, Ft.	Avoidance-Maneuver Speed, MPH	Routine Handling	Ride/Noise	Driving Position	Controls






























































SPORTS/SPORTY CARS Equipped with manual transmission

<input checked="" type="checkbox"/>	1	BMW M235i	\$50,400		98	25	5.2	13.8	115	128	58.5				
<input checked="" type="checkbox"/>	2	Porsche 911 Carrera S	\$110,630		95	23	4.1	12.4	108	119	59.5				
	3	Chevrolet Corvette Stingray 3LT	\$73,260		92	20	4.3	12.6	107	121	57.5				
	4	Audi TT 2.0T (AT)	\$50,600	New	84	26	6.3	14.8	113	122	58.0				
<input checked="" type="checkbox"/>	5	Porsche Boxster 2.7	\$59,600		83	23	6.1	14.5	112	128	58.0				
	6	Ford Mustang GT Premium (V8)	\$43,295		82	19	4.9	13.4	121	133	54.5				
<input checked="" type="checkbox"/>	7	Volkswagen GTI Autobahn	\$31,730		82	29	6.6	15.2	132	144	55.0				
<input checked="" type="checkbox"/>	8	Mini Cooper S	\$29,945		81	30	7.2	15.5	130	139	56.0				
<input checked="" type="checkbox"/>	9	Mazda MX-5 Miata Club	\$29,905		80	34	6.7	15.1	124	133	57.5				
<input checked="" type="checkbox"/>	10	Subaru BRZ Premium	\$27,117		79	30	7.2	15.6	126	126	56.0				
<input checked="" type="checkbox"/>	11	Scion FR-S	\$25,025		78	30	7.2	15.5	126	127	56.5				
<input checked="" type="checkbox"/>	12	Subaru WRX Premium	\$29,742		75	26	6.0	14.5	120	128	59.0				
	13	BMW Z4 sDrive28i	\$55,225	NA	74	28	6.1	14.7	122	130	54.5				
	14	Ford Mustang Premium (4-cyl., AT)	\$33,080		74	25	6.4	14.9	125	135	53.0				
	15	Ford Focus ST	\$28,270		72	25	6.6	15.1	122	135	53.0				

Why certain models are not recommended. The Audi TT is too new for us to have reliability data. We have insufficient data to predict the reliability of the BMW Z4. The Chevrolet Corvette and the Ford Mustang and Focus have much worse than average reliability.

Rec.	Rank	MAKE & MODEL	PRICE As Tested	RELIABILITY Predicted	SCORE Road Test	TEST RESULTS								
						Overall MPG	Acceleration 0-60 MPH, Sec.	Dry Braking 60-0 MPH, Ft.	Avoidance-Maneuver Speed, MPH	Routine Handling	Ride/Noise	Driving Position	Seat Comfort Front/Rear	Controls Luggage, Suitcases+Duffels

SUBCOMPACT CARS

<input checked="" type="checkbox"/>	1	Honda Fit EX	\$19,025		67	33	10.0	132	55.0						2+2
<input checked="" type="checkbox"/>	2	Chevrolet Sonic LT (1.8L, sedan)	\$17,290		66	28	9.3	128	54.0						3+0
	3	Hyundai Accent SE (sedan)	\$16,050		65	31	10.3	134	51.5						3+1
	4	Kia Rio EX (sedan)	\$17,275		64	30	9.5	138	55.0						2+3
	5	Ford Fiesta SE (sedan)	\$16,595		64	33	10.9	142	52.5						3+1
<input checked="" type="checkbox"/>	6	Nissan Versa Note SV	\$17,495		61	31	10.9	135	54.5						1+2
	7	Scion iA	\$17,570	New	60	35	10.3	139	55.0						3+0
	8	Nissan Versa SV	\$15,490	NA	56	32	10.6	140	54.5						4+0
	9	Toyota Yaris LE	\$17,290	NA	47	32	10.8	137	54.0						1+1
	10	Smart ForTwo Passion	\$18,730	New	41	36	11.2	132	52.5						1+1
	11	Mitsubishi Mirage ES	\$16,050	NA	29	37	12.1	138	52.5						1+1

Why certain models are not recommended. The Scion iA is too new for us to have reliability data. The Ford Fiesta and Kia Rio have below-average reliability. The Hyundai Accent, Mitsubishi Mirage (2015), and Nissan Versa (2015) scored a Poor in IIHS small overlap test. The Nissan Versa, Toyota Yaris, Smart ForTwo, and Mitsubishi Mirage scored too low to recommend.

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Appetite for Confusion

These mixed messages might just start a food fight

Clear-Cut?

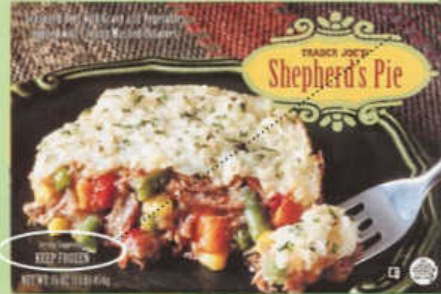
This McDonald's message isn't—or is it? (Submitted by Barbara Gladstone of Corvallis, Ore.)



McDonald's is committed to eliminating deforestation from our global supply chains. We expect our suppliers to operate their businesses ethically and abide by all applicable laws and regulations.

Shepherd's Ice Pop?

So much for comfort food. (Submitted by John Vaille of Eugene, Ore.)



Serving Suggestion
KEEP FROZEN

Booze Ruse

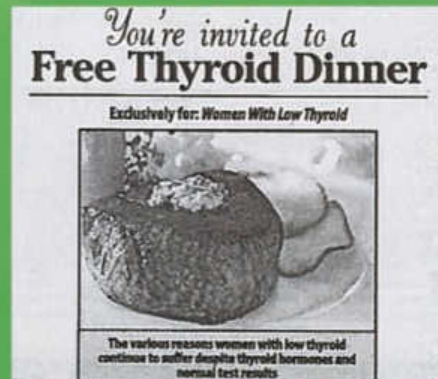
Guess we'll take the near beer then. (Submitted by George Porter of San Antonio.)



Beverage Code, we cannot extend this discount to alcoholic products.

Tastes a Little Gland

Looks like steak, but you never know. (Submitted by Milton Chang of Fairfax, Va.)



SHARE Be on the lookout for goofs and glitches like these. Share them with us—via email at SellingIt@cro.consumer.org; via mail to Selling It, Consumer Reports, 101 Truman Ave., Yonkers, NY 10703; or via social media using the hashtag #CRSellingIt—and we might publish yours.

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